

SATURDAY NIGHT



ESTABLISHED
A.D. 1887

"THE PAPER WORTH
WHILE"

TORONTO, CANADA, APRIL 5, 1930

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Great Britain and the Economic War—Vignettes of Manhattan—Cruel Pension Anomalies—P. O'D. on the Cameritis Plague

The FRONT PAGE



Nestor of Statesmanship

IN THE death of the Earl of Balfour a towering figure disappears from the stage of world affairs. He had occupied a seat in one House or the other of the British Parliament for fifty-six years. Nearly forty years ago he became leader of the House of Commons and eleven years later he succeeded his uncle, Lord Salisbury, as Prime Minister. Among the offices that he filled, in the course of his long and distinguished career were no fewer than seven different cabinet positions.

But Lord Balfour was a great deal more than the Nestor of British statesmanship. He brought to the service of his country and to the discussion of its matters of State a mind which, in its combination of subtlety, elasticity, originality and versatility, that has probably had no parallel since Parliamentary government began. The extraordinary range and variety of his gifts and interests, indeed, often tended to obscure his innate strength of character and tenacity of purpose. He had been many years in public life before he lived down the suspicion of being something of a flaneur and a dilettante—so hardly will the world be convinced that a multiplicity of accomplishments does not, in itself, argue a certain superficiality. It was, in fact, his expertise in so many different fields of intellectual activity that gave piquancy to the saying that "among men of the world he was a philosopher, among philosophers a politician, among politicians, a theologian, and among theologians a man of the world."

His Premiership will not be remembered so much for its constructive achievements, though some of these (especially in the domain of foreign affairs) were considerable, as for the fact that it was during his occupancy of that office that Mr. Chamberlain raised the issue of Tariff Reform which split the Conservative party and resulted in its sustaining a monumental defeat in 1906. Thereafter, as leader of the Opposition, he could keep his party together, despite the personal esteem in which he was held, and in 1911 he resigned his thankless post. Too brilliant a leader for a not very quick-witted party that had turned turbulent in Parliament, he found the times "out of joint", and preferred to resign, as he rather ironically explained, before he could be charged with petrification in old courses and inability to deal with new problems.

His chief claim to Parliamentary fame rests on other grounds than his Premiership or leadership to his party. As debater he was unexcelled. In dialectical dexterity and adroitness and resource, in the capacity for the construction of dilemmas, in the faculty of cool mental detachment, so invaluable to the Parliamentary gladiator, these last two generations have not seen his equal. Lacking the massive and sonorous eloquence of Asquith, on the perfunctory rhetoric of Lloyd George, he was incomparably a better swordsman in debate than either.

Balfour and the Empire

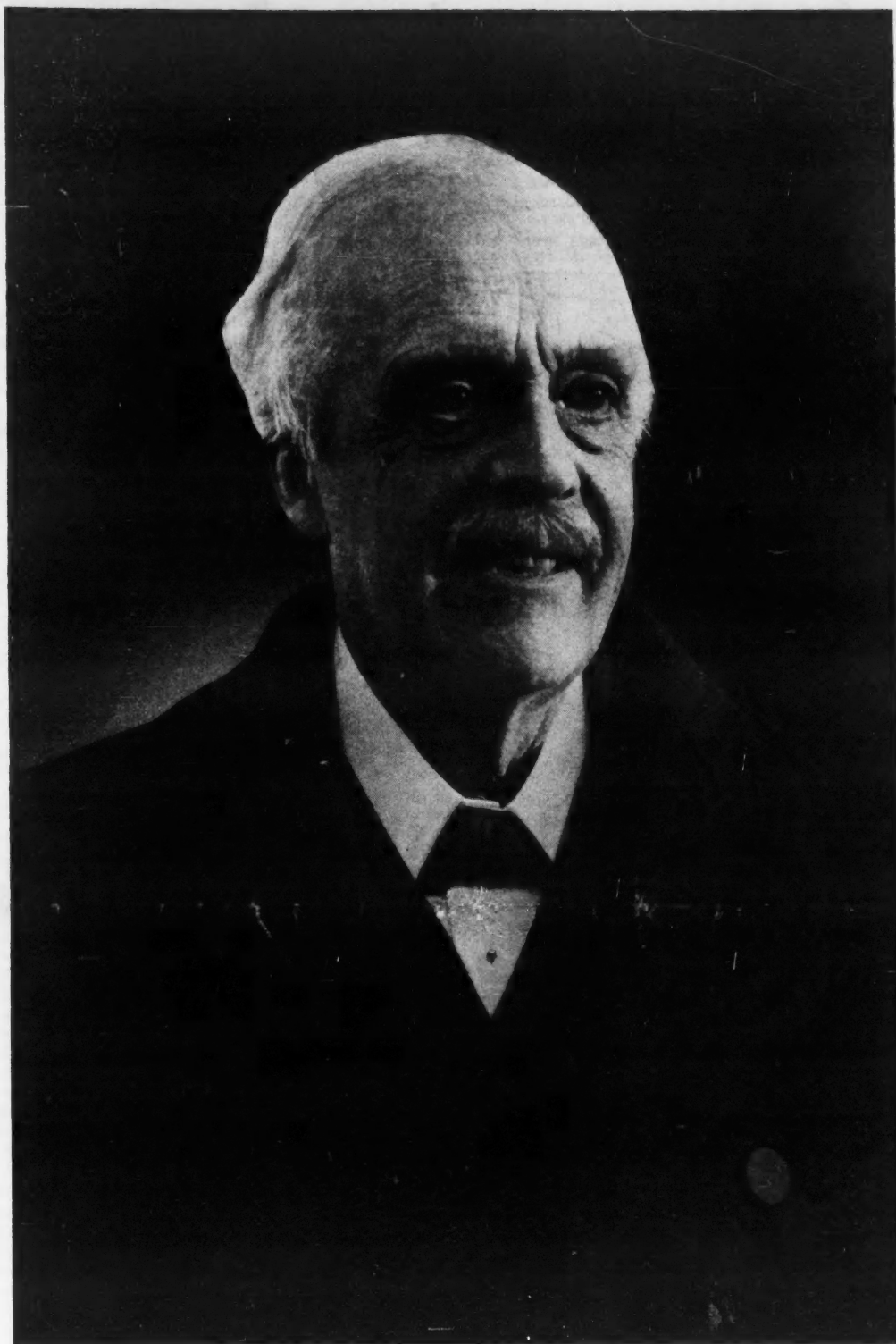
DURING the war Lord Balfour was a member of both the Asquith and the Lloyd George coalition cabinets, and in 1917, as Foreign Secretary, headed the British mission to the United States, to arrange for that country's regular co-operation, subsequently coming to Canada where he addressed the Senate and House of Commons. The war over, he went to the Paris Conference and signed the treaty of Versailles. He was among those of the Conservative leaders who, in 1922, desired the continuance of the Coalition under Lloyd George, and consequently did not join either Government. But, after his visit to Palestine in 1925, he became a member of Mr. Baldwin's second administration.

In 1926 he was chairman of the Inter-Empire Relations Committee of the Imperial Conference in that year which drew up a report, now known to fame as our own "Magna Charta", which purported to define the position and relations of Great Britain and the overseas Dominions. Of this report, ex-Premier Hughes, of Australia, has said: "Its *raison d'être* was to crown Mr. Mackenzie King with a laurel wreath, to save General Hertzog's face, and to help Mr. Cosgrave". Mr. Hughes, it may be added, obviously thinks the "Magna Charta" a verbose and pretentious document, which "changes nothing of the substance and is likely to do a great deal more harm than good." The drafting of such a document may, perhaps, have appealed to Lord Balfour's rather ironic sense of humor. But it was probably a case of "Hobson's choice!"

Lord Balfour touched life at many points and won reputation in many different fields. His charm and courtesy of manner, his personal magnetism, his distinction of appearance and thought and utterance, his notable esprit, all combined to render him a personality of almost unique fascination. He was a musical critic of high order, an enlightened devotee of the fine arts and Asquith (no mean judge) considered him the finest of all contemporary writers. His life was an extraordinarily rich and full one. But, above all, it was a life of increasing growth. To the end of his days he was a learner, and that subtle and enquiring mind, never deemed that one man's knowledge is ever likely to comprehend all truth.

Powers Still Parleying

IT IS no reproach to the delegates at the Five-Power Naval Parley in London that they are taking a long time about it. The more deliberation in matters like these the better the outlook for substantial results. The treaty of Versailles was an amazingly quick achievement considering all the issues involved, but it has been



THE LATE EARL OF BALFOUR

Last of the pre-war Prime Ministers of Great Britain who passed away on March 19th. As A. J. Balfour, M.P., he was one of the most brilliant members of the House of Commons from 1874 to 1922, when he was elevated to the peerage. There was hardly a phase of British and Imperial development to which he had not contributed and he was the possessor of the most versatile and highly trained mind in British public life. The Balfour family had played an active part in Scottish affairs for centuries before his birth in 1848, and on his mother's side he was a Cecil and descendant of a line of English statesmen going back to the Tudor period.

the subject of criticism ever since. In probably none of the countries represented at London are the public at large taking so profound and serious an interest in the outcome as the United States. In the British newspapers and weeklies, to whom international conferences of one kind or another are frequent occurrences which do not disturb confidence in the moral government of the universe, a light and breezy tone prevails but the reverse is to be found in the leading newspapers of the United States. For the first time a million or so of serious minded men and women are grappling with self-conscious idealists with such problems as "tonnage," "limitations," "commitments" and "disarmament." That the terms signify a great deal more than appears on the surface is just dawning upon everybody.

Quite recently the New York "World" realizing how novel all the problems were to the American public attempted a detailed explanation of the many complexities involved in the parley, in words of one syllable, so to speak. But two of the most eminent and idealistic of New York clergymen immediately wrote a letter deploring "Defeatism" in the author of the "World" article who had merely tried to explain the difficulties that the delegates in London were grappling with.

In view of the state of mind which exists in the United States it is almost imperative that Hon. H. L. Stinson, U.S. Secretary of State and his associates should remain in London until they are able to bring back something tangible. This may not take the form of scrapping existing ships but it certainly will mean an amendment of the construction programmes which under the Washington agreement of a few years ago would have added immensely to naval expenditures by 1942. A great many Americans to whom the questions involved are novel came to regard disarmament as an accomplished fact when Rt. Hon. Ramsay MacDonald and President Hoover held so happy a foregathering at Washington last autumn. Some perhaps do not realize

that all parties and political leaders in Great Britain are just as keen as Mr. MacDonald and the Labor party for any measures that will ease the burden of naval expenditure without loss of security. But there is not the slightest doubt that the relations between Great Britain and the United States stand on a higher ethical basis than at any time in history.

That France and Italy should desire to have something to say on the subject of ratios, something calculated to dislocate arrangements already consummated between Great Britain and the United States, arouses deep resentments. Italy as a major power is a conception so recent that it is difficult for many to realize that Italy, now that she is being efficiently governed, really has vast interests in the Mediterranean which cannot be ignored by other powers. The demand of Italy for naval parity with France, and the idea commonly conceded in the United States that the British Navy should equal the sum total of the navies of both are new problems which have tended to alter the optimism of last autumn. Nevertheless the strong spirit of co-operation with Great Britain which is to-day at the root of most United States thinking on the parley constitutes a powerful force for progress in disarmament.

One problem has retreated to a remarkably insignificant place in the discussions. When Mr. MacDonald and Mr. Hoover announced that they had agreed that the use of submarines in war should be abolished, France and Italy immediately filed objections as was anticipated. Little has been heard of these since and the reason is supposed to be the discovery that the science of submarine detection and destruction has been brought to a point that practically nullifies the use of submersible ships as a naval arm. There is a moral in this: for it is quite possible that many of the expenditures that would have been provided between now and 1942, had the five-power parley not been convened, would have been similarly futile.

Why Liquor Clearances Alone?

THOUGH we are not prepared to endorse all that Mr. R. Perry Sparks said in his open letter to the Prime Minister with reference to the recent liquor clearance legislation, there is no doubt that he is right in his general contention that the subject should have been dealt with in a broad way to tighten up regulations with regard to all branches of smuggling between Canada and the United States. To speak of the reorganization of the Canadian Customs Department as a farce is to indulge in the language of hyperbole. In the part of Canada with which SATURDAY NIGHT is most familiar Customs administration appears to be excellent. Nevertheless, if Canada is to place an embargo on the export of liquor to the United States at considerable financial sacrifice to herself and at the risk of making law enforcement in Ontario more difficult than it has been for three years, it should, as Mr. Sparks says, be accompanied by reciprocal arrangements with the United States to suppress smuggling in general.

In the years 1924-26 Mr. Sparks did a great public service by drawing attention to the gross injustice done to Canadian producers and manufacturers by the wholesale smuggling of stolen and prison made goods from the United States. In 1926 a political crisis was produced thereby and it was the opinion of Mr. Meighen, Mr. H. H. Stevens, Mr. R. B. Bennett and other Conservative leaders that liquor smuggling to the United States, was bound up with the problem and that the whole subject should be dealt with as one arrangement. However the very Western elements which are supposed to have been most influential in pressing Hon. W. L. M. King on to his present course were openly favorable to smuggling,—anything that might injure the Eastern manufacturer was acceptable in their eyes. Considering the indifference of many politicians Hon. Mr. Euler did very well indeed in his attempts to better the situation, and he has certainly enjoyed no assistance from the United States.

The buncombe which has so far attended Canada's sudden rush up the sawdust rail, arouses no echo of friendly emotion in the United States. Wherever one may go among the intelligent classes of Americans one encounters the same regret that Canada should have chosen the present moment to pay tribute to such an organized and discredited hypocrisy as prohibition.

Nova Scotia's Liquor Act

AN INTERESTING factor of the new Nova Scotia Liquor Control Act, framed under an open mandate from the electors, is that the Prime Minister, Mr. Rhodes, has decided to follow in the main the lines of the Ontario Act and to introduce the permit system. In Quebec and New Brunswick, purchase without permit is free to all reputable citizens and transients though with restriction as to quantities. Little Prince Edward Island, though nominally under prohibition has no regulations that seriously interfere with the Islander's favorite tipples, Jamaica rum. Thus Nova Scotia will be the only district east of Prescott, Ont., where the permit system prevails. Mr. Rhodes' decision was taken after close examination into the workings of the Ontario Act. While public order is apparently just as good in Quebec and New Brunswick as it is in Ontario, there is no doubt that the permit system affords a better opportunity to control the individual who cannot control himself.

It will be interesting to note how another provision, whereby liquor stores shall not be established in municipalities where Government control was opposed by substantial majorities, will work out. These municipalities were largely located in the south-western part of the province, in districts originally settled by puritan New Englanders prior to the American revolution. But they are also in some degree the main tourist gateways from the South, and it remains to be seen whether these towns will be content with the arrangement that deprives them of liquor stores. The proviso as to banquet permits is good sense because it is a recognition of facts. Even under prohibition a Nova Scotia banquet without liquor was unthinkable.

The Passing Show

The suggestion that the new planet be called Percival is meeting with little favor. It is generally felt that the planet should be given a fair start in life.

*

The inference contained in the Federal Government's attitude on rum clearances that Canada is afraid of the United States should be discounted. The only thing that Canadians fear about Americans is their thirst.

*

The first legitimate sign of spring is a niblick.

*

If the Ontario Divorce Courts Bill is defeated again in the House it is not unlikely that the Senate will sue the Commons for at least non-support.

*

"How's that radio set you made?"
"It's a howling success."

*

The severest critic of woman's slavery to fashion's dictates, it might be pointed out, has religiously conformed to the same style of uncomfortable uniform for over a hundred years.

*

The success of the naval conference may yet result out of the fact that if it is continued long enough, battleships and cruisers will have finally become obsolete.

*

The lateness of spring may complicate the already complicated economic situation by throwing poets into the ranks of the unemployed.

When They Called Balfour "Clara"

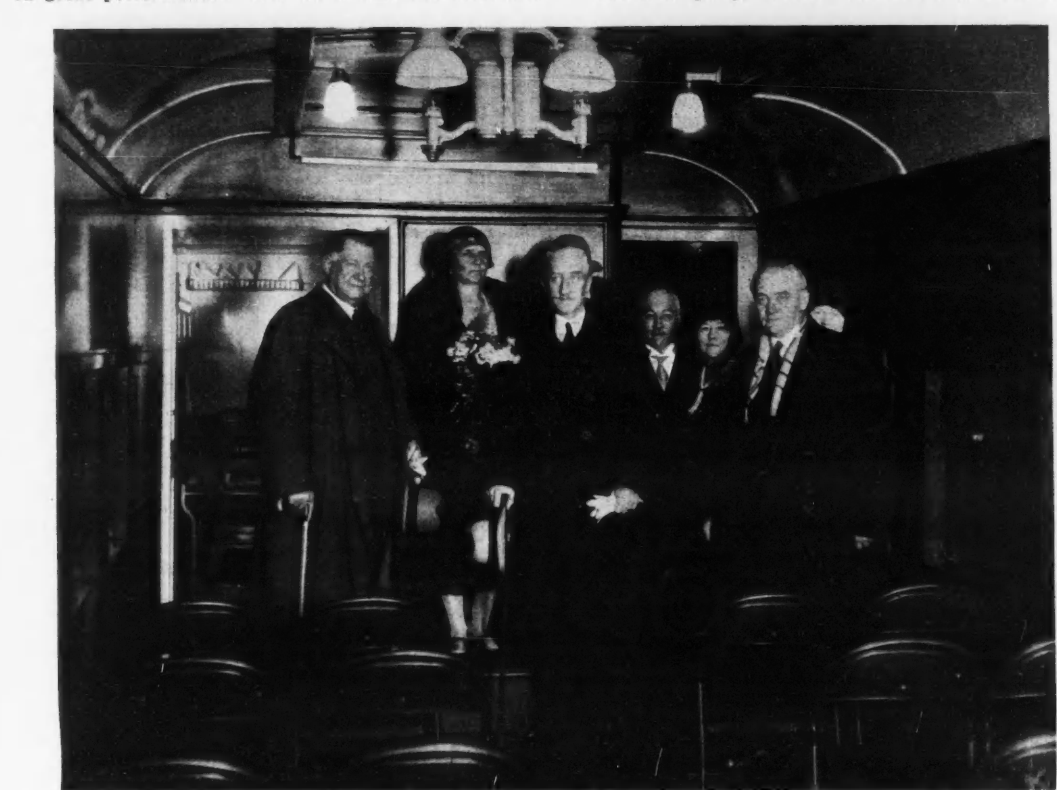
By RT. HON. G. W. E. RUSSELL

From "Prime Ministers and Some Others," (1918).

WHEN Lord Rosebery brought his brief administration to an end, Lord Salisbury became Prime Minister for the last time. His physical energy was no longer what it once had been, and the heaviest of all bereavements, which befell him in 1899, made the burden of office increasingly irksome. He retired in 1902, and was succeeded by his nephew, Mr. A. J. Balfour. The Administration formed in 1895 had borne some resemblance to a family party, and had thereby invited ridicule—even, in some quarters, created disaffection. But when Lord Salisbury was nearing the close of his career, the interests of family and party were bound to coincide, and everybody felt that Mr. Balfour must succeed him. Indeed, the transfer of power from uncle to nephew was so quietly effected that the new Prime Minister had kissed hands before the general public quite realized that the old one had disappeared.

Mr. Balfour had long been a conspicuous and impressive figure in public life. With a large estate and sufficient fortune, with the Tory leader for his uncle, and a pocket-borough bidden by that uncle to return him, he had obvious qualifications for political success. He entered Parliament in his twenty-sixth year, at the General Election of 1874, and his many friends predicted great performances. But for a time the fulfilment

of those predictions hung fire. Disraeli was reported to have said, after scrutinizing his young follower's attitude: "I never expect much from a man who sits on his shoulders."



INSPECT NEW TRAVELLING FIRST-AID CAR

Their Excellencies, the Governor General and Lady Willingdon, Sir Henry Thornton, and Hon. James H. King, Minister of Health and Soldiers' Civil Re-establishment in the Dominion Government, inspecting the Canadian National Railways' First Aid instruction car at Ottawa. This car, the first of three which have been designed for different territories, is the first of its kind to go into service on a railway in Canada. It will bring the benefits of First Aid instruction to employees in the outlying districts. Each car will be in charge of a competent instructor and the employees will be examined for St. John Ambulance Association awards. Equipped as an emergency dressing station as well as a lecture and demonstration car, it will be electrically lighted by cable when standing at a station, and storage batteries and oil lamps have been added as auxiliaries. Those in the photograph are, left to right: Sir Henry Thornton, Lady Willingdon, Viscount Willingdon, Dr. John McCombe, Chief Medical Officer, Canadian National Railways, Mrs. King and Hon. Dr. King.

—Photo by Canadian National Railways.

Beyond some rather perplexed dealings with the unpopular subject of Burial Law, the Member for Hertford took no active part in political business. At Cambridge he had distinguished himself in Moral Science. This was an unfortunate distinction. Classical scholarship had been traditionally associated with great office, and a high wrangler was always credited with hardheadedness; but "Moral Science" was a different business, not widely understood, and connected in the popular mind with metaphysics and general vagueness. The rumour went abroad that Lord Salisbury's promising nephew was busy with matters which lay quite remote from politics, and was even following the path of perilous speculation. It is a first-rate instance of our national inclination to talk about books without reading them that, when Mr. Balfour published *A Defence of Philosophic Doubt*, everyone rushed to the conclusion that he was championing agnosticism. His friends went about looking very solemn, and those who disliked him piously hoped that all this "philosophic doubt" might not end in atheism. It was not till he had consolidated his position as a political leader that politicians read the book, and then discovered, to their delight, that, in spite of its alarming name, it was an essay in orthodox apologetic.

THE General Election of 1880 seemed to alter the drift of Mr. Balfour's thought and life. It was said that he still was very philosophical behind the scenes, but as we saw him in the House of Commons he was only an eager and a sedulous partisan. Gladstone's overwhelming victory at the polls put the Tories on their mettle, and they were eager to avenge the de-thronement of their Dagon. "The Fourth Party" was a birth of this eventful time, and its history has been written by the sons of two of its members. With the performances of Lord Randolph Churchill, Sir John Gorst, and Sir Henry Drummond Wolff I have no concern; but the fourth member of the party was Mr. Balfour, who now, for the first time, began to take a prominent part in public business. I must be forgiven if I say that, though he was an admirable writer, it was evident that Nature had not intended him for a public speaker. Even at this distance of time I can recall his broken sentences, his desperate tugs at the lapel of his coat, his long pauses in search of a word, and his selection of the wrong word after all.

But to the Fourth Party, more than to any other section of the House, was due that defeat over the Budget which, in June, 1885, drove Gladstone from power and enthroned Lord Salisbury. In the new Administration Mr. Balfour was, of course, included, but his sphere of work was the shady seclusion of the Local Government Board, and, for anything that the public knew of his doings, he might have been composing a second treatise on philosophic doubt or unphilosophic

cocksureness. The General Election of 1885 marked a stage in his career. The pocket-borough which he had represented since 1874 was merged, and he courageously betook himself to Manchester, where for twenty years he faced the changes and chances of popular election.

THE great opportunity of his life came in 1887. The Liberal party, beaten on Home Rule at the Election of 1886, was now following its leader into new and strange courses. Ireland was seething with lawlessness, sedition and outrage. The Liberals, in their new-found zeal for Home Rule, thought it necessary to condone or extenuate all Irish crime; and the Irish party in the House of Commons was trying to make Parliamentary government impossible.

At this juncture Mr. Balfour became Chief Secretary; and his appointment was the signal for a volume of criticism, which the events of the next four years proved to be ludicrously inapposite. He was likened to a young lady—"Miss Balfour," "Clara," "Lucy"; he was called "a palsied masquerade" and "a perfumed popinjay"; he was accused of being a recluse, a philosopher, and a pedant; he was pronounced incapable of holding his own in debate, and even more obviously unfit for the rough-and-tumble of Irish administration.

The Irish party, accustomed to triumph over Chief

But, unfortunately, a Prime Minister, though he may "avoid" reckless men, cannot always escape them, and may sometimes be forced to count them among his colleagues. Lord Rosebery's Administration was sterilized partly by his own unfamiliarity with Liberal sentiment, and partly by the frowardness of his colleagues. Mr. Balfour knew all about Conservative sentiment, so far as it is concerned with order, property, and religion, but he did not realize the uneconomic heresy which always lurks in the secret heart of Toryism; and it was his misfortune to have as his most important colleague a "bold, reckless man" who realized that heresy, and was resolved to work it for his own ends. From the day when Mr. Chamberlain launched his scheme, or dream, of Tariff Reform, Mr. Balfour's authority steadily declined. Endless ingenuity in dialectic, nimble exchanges of posture, candid disquisition for the benefit of the well-informed, impressive phrase-making for the bewilderment of the ignorant—these and a dozen other arts were tried in vain. People began to laugh at the Tory leader, and likened him to Issachar crouching down between two burdens, or to that moralist who said that he always sought "the narrow path which lies between right and wrong." His colleagues fell away from him, and he was unduly flustered by their secession. "It is time," exclaimed the Liberal leader, "to have done with this fooling"; and though he was blamed by the Balfourites for his abruptness of speech, the country adopted his opinion. Gradually it seemed to dawn on Mr. Balfour that his position was no longer tenable. He slipped out of office as quietly as he had slipped into it; and the Liberal party entered on its ten years' reign.

"Myths About Meighen"

A FEW weeks ago "Saturday Night" published an article with the above title from the pen of a widely known Canadian publicist, Col. Hugh Clark, ex-M.P. Col. Clark's article revived interest in the Winnipeg general strike of 1919 and evoked the following letter from Rev. J. S. Woodsworth, M.P., of Winnipeg. After unforeseen delays Mr. Woodsworth's letter is now published, together with Col. Clark's commentary thereon:

MR. WOODSWORTH'S LETTER

Editor, "Saturday Night".

Sir,—My attention has been called to an article appearing in "Saturday Night", February 1st, 1930, written by Mr. Hugh Clark, entitled "Myths About Meighen". I can hardly think that you would publish an article with the deliberate intention of misrepresenting anyone—even me!

I have not stated to anyone that Mr. Meighen, or his Government, prosecuted me. The writer of the article may have had some ground for his statement in an interview published in the "Toronto Star" of December 2nd, 1929, which—I confess—I did not read carefully. I had been asked concerning the Winnipeg strike and stated that in my judgment, the arrests and prosecutions had been an invasion of provincial rights. I knew perfectly well that at least technically Mr. F. J. Dixon's case and my own differed from those of the others. Perhaps I did not make this clear, or, in a very sketchy interview, the writer may have neglected this detail.

But Mr. Clark proceeds—"there probably was a Scriptural quotation in the speech which was stated to be seditious, but the quotation was not a count in the indictment." The indictment reads in part—I quote Count Four in full—and it should be remembered that in law each Count stands by itself:

"The Jurors aforesaid do further present:

4. That J. S. Woodsworth, in or about the month of June, in the year of Our Lord One Thousand Nine Hundred and Nineteen, at the City of Winnipeg, in the Province of Manitoba, unlawfully and seditiously published seditious libels in the words and figures following:

"Woe unto them that decree unrighteous decrees, and that write grievousness which they have prescribed, to turn aside the needy from judgment, and to take away the right from the poor of my people, that widows may be their prey and that they may rob the fatherless." ISAIAH (10: 1-2).

"And they shall build houses and inhabit them, and they shall plant vineyards, and eat the fruit of them. They shall not build and another inhabit; they shall not plant and another eat, for as the days of a tree are the days of my people, and mine elect shall long enjoy the work of their hands." ISAIAH (65: 21-22)."

Without taking the trouble to read the indictment Mr. Clark comments "It is too bad to spoil so rich a story as that of a clergyman being prosecuted in a Christian country because he quoted Scripture. Mr. Woodsworth has told it so often he probably believes it now, and no doubt he will still endeavour to keep up the myth". Who is trying to create a myth?

Further, Mr. Clark states concerning me "he holds his seat by virtue of an alliance with the Liberals under which Labor will not oppose the Liberal candidate in one Winnipeg Riding, providing Liberals do not run a candidate in Mr. Woodsworth's constituency". There is no such arrangement, nor so far as I am aware was any such proposal ever made. If the Liberals did not run a candidate against me in the last election that was their own affair. Only the year before their candidate had polled only 1,689 votes as opposed to 4,794 cast for me. I am as independent of the Liberal Party as I am of the Conservative.

I trust the "Saturday Night" will, in fairness, correct these statements made by Mr. Clark.

Yours, etc.,

J. S. WOODSWORTH.

Ottawa, 1930.

COL. CLARK'S REPLY

Editor, "Saturday Night".

Dear Sir:—Rev. J. S. Woodsworth, M.P., takes exception to an article entitled "Myths About Meighen" which appeared under my name in your issue of February 1st. After stating that he "can hardly think you

SATURDAY NIGHT

HECTOR CHARLESWORTH, EDITOR

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would publish an article with the deliberate intention of misrepresenting anyone", he proceeds to admit that I may have had some ground for my statements in an interview given by him and published by the "Toronto Star" of Dec. 2, 1929, under the name of R. E. Knowles. He admits having read that article in the "Star", though not carefully. If he read it, no matter how carelessly, this could hardly have escaped his attention:

"I myself said, the evening of the 1921 federal election, 'I owe my election to the Meighen government. If they hadn't put me in jail, I wouldn't have got to parliament.'"

Does he mean to say now that Mr. Knowles fabricated that statement, and fabricated, too, Mr. Woodsworth's recollection of having made it as far back as 1921? He admits now having stated to Mr. Knowles that in his judgment "there had been an invasion of provincial rights" which has no other meaning than that he was prosecuted by the Dominion government.

If that part of his interview escaped his notice, what about this:

"Q.—'Who on earth was back of this?' I pursued. 'A.—It was not Manitoba's Attorney-General. There was an invasion in this case. It was the Dominion government—the Dominion government paid the bills.'"

If he did not make these statements his quarrel is not with "Saturday Night" or with me. His quarrel is with the "Toronto Star". He was not prosecuted by Mr. Meighen or by the Dominion government of which Mr. Meighen was a member. He was prosecuted by the Manitoba government, which was then of Liberal persuasion, and the Manitoba government paid the bills.

I accept his statement that one of several counts in the indictment against him was that he quoted Scripture. That would appear to be the fact, but I can hardly believe he would be prosecuted by the Liberal government of Manitoba for quoting Scripture unless the Attorney-General believed that the Scriptural quotations had a seditious application.

Mr. Woodsworth denies that he has any alliance with the Liberals. He will hardly deny, however, that he had the advantage in his riding of the absence of a Liberal candidate and that in another Winnipeg riding the Liberal candidate had the advantage of the absence of a Labor candidate.

May I point out to Mr. Woodsworth in conclusion that his interview appeared on December 2nd last, nearly three months ago, and that he admits having read it. If he read it before it appeared in print, he allowed the above extracts to be published in good faith by Mr. Knowles. If he read it after it appeared in the "Star" he allowed it to go without correction, and when his attention is called to it he makes an explanation that is almost wholly devoid of fairness and candor.

Yours, etc.,

HUGH CLARK.

Toronto, 1930.

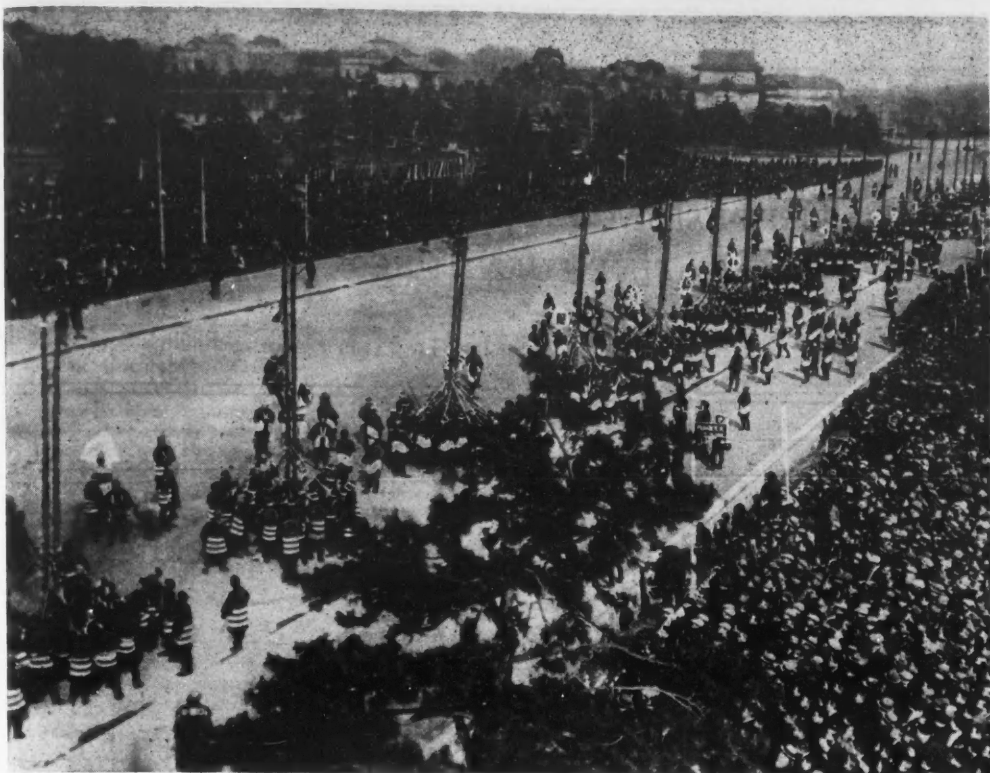
The best cure for insomnia, says a doctor, is to sleep with all the bedroom windows open. This is one of the few sleeping drafts that can be obtained without a doctor's prescription.—Humorist.

The Kellogg treaty is such a perfect guaranty against war that the Powers are about to decide they can get along with just a few more war-ships than they had when they signed it.—San Francisco Union.



HON. JAMES MURDOCK

Recently elevated to Senate to fill the vacancy caused by the death of Sir Edward Kemp. Mr. Murdock was formerly one of the most able and eminent of Canadian Labor executives, and was Minister of Labor in the King government from 1922 to 1926.



NIPPON'S FIRE-EATERS PERFORM
Tokyo, Japan.—Japanese Firemen, one of the features of old Japan, still remaining in modern Japan, perform in front of the Imperial Palace in Tokyo.

—Wide World Photos.

Cruel Nonsense in Pension Procedure

By Col. A. J. Hunter

THE basic trouble with Soldier Pension Procedure is one that would have struck any legal practitioner. But lawyers, like other citizens, do not like to be mistrusted and insulted. So when they read section 19 of the Pension Act (now Chapter 157 of the Revised Statutes of Canada) reinforced by the distinctly and emphatically insulting provisions of section 43, it is not remarkable that the whole body of lawyers had left the vexatious mess of Veterans' pensions to the Government and the Department.

Whether you like it or not, in any Parliament or Legislative body, the Legal Profession is an important consultant in all matters that pertain to change in laws and especially procedure. Had the lawyers ever studied the Pension Act and closely followed the methods of its operation the present absurdities and anomalies in procedure could never have continued to this day, to the distress of the veteran and the exasperation of the average citizen who hopes, has hoped and will always hope that his country will deal fairly with the soldier who threw up everything and went ram-stam to the line of battle.

Accordingly the complaints that have trickled through to the Department and to the House of Commons are not the normal complaints of lawyers accustomed to a normal system of tribunals and shocked and revolted by a wide departure from sane British procedure.

The basic trouble, hitherto not brought to the notice of the public, is that *normal legal procedure is inverted*. In fact the procedure for Pensions is Alice in Wonderland standing on her head.

In a normal procedure for the trial of actions the Court of First Instance hears and sees the case as directly as possible. For instance take the case where a claim is founded on the damage done to a person suffering from being injured in an automobile mix-up—which bears a considerable resemblance to pension cases where the elements are gun shot wounds and shock. The Court (with or without a jury) hears the victim, looks at his injured members as displayed by his counsel, hears his symptoms, allows a searching cross-examination of the medical experts and generally gives the poor devil a chance.

To facilitate this chance the Court goes on circuit so that the litigants by being heard in their nearest County town are not crippled by expense.

If the Judge (and Jury) do not think the run-over chap has a good case and he appeals, then a Court of Appellate Jurisdiction thinks it over.

In this Province quite sufficient Appellate judges think it over: Hon Mr. Ferguson says too many. But they think it over at Osgoode Hall.

The original Court of First Instance that allowed the run over chap to spread all his grievances, travelled on circuit.

The Appellate revisers of the verdict sit at Osgoode Hall and analyse the results and the evidence transmitted by the Court that actually heard the case. They have in front of them the record and complete narrative of a fought-out case where the witnesses have been closely questioned and sometimes mauled in cross-examination and where the judge that actually heard the evidence gives his impression of its credibility and value.

Here is where in Pension cases Alice in Wonderland stands on her head. The Court of First Instance sits and is made to sit at Ottawa and the Appellate Court goes rambling on circuit.

This Appellate body known as "The Federal Appeal Board" has seven members (as opposed to the scanty three of the Board of Pension Commissioners). Accordingly they are sufficiently numerous to go on circuit. They do. For what purpose? The irony of the situation is that if they unearth any new evidence this at once throws the case back into the maw of the Board of Pension Commissioners who under the present system are debarred from going out and getting the evidence themselves.

There is of course no objection to the Appeal Board also going on circuit if the original tribunal goes. It helps to augment that feeling of human touch that has been so strangely lacking in our card-index towards veterans.

The Court of First Instance, the Board of Pension Commissioners, sits at Ottawa. It does not hear or see the victim but judges (after the manner of an Appellate Court) from the record. But there is this difference

from a legal tribunal, the record is that of a case that has never been tried.

Just here is the origin of a good deal of the present unrest and indignation over the neglect of the burnt-out ex-service men. A very large number of these unfortunates were made the victims of Pension Procedure some eight or ten years ago. Disgusted at their treatment and riled to the very depths of their pride of manhood, they retired into themselves and have been dragging their impaired physique for all these years through the vicissitudes of precarious employment until at length Nature has made them quit and they are definitely in the ranks of the burnt-out and unemployable.

Picture to yourself the sort of trial they had for their pension rights. The applicant for pension was summoned before a Board consisting of doctors. He did not as a rule know what it was all about. He had no one to advise him, to state his case, to cross-examine the doctors. He was snuffed out when he started to tell his troubles, had no notion of what anybody was driving at and generally left the august presence with the feeling that he was being told off for an attempt at malingering. When later he got a snippy note from somebody signing himself Secretary of the Board of Pension Commissioners turning down his application cold, he experienced a feeling of nausea that has remained with him like the effects of poison gas.

Many of us have recollections of some of these doctors. They all had the manner of the Battalion Medical Officer, greatly exaggerated in the case of those (and they were in the majority) who never heard a shell.

It must be realised that the Battalion M.O. is not there to sympathise with the little aches and pains of the soldier but to get the rascal on parade. Hence the polite formula: "A number nine and duty and don't come here again or I'll have you up for malingering." After some regrettable mistakes on Salisbury Plain a grudging exception was made in favor of the miscreant whose temperature was 102. But the bedside manner of the M.O. was considerably less urbane than that of the wolf in Little Red Riding Hood.

The M.O. was not so much a doctor as a formidable and forbidding engine of discipline.

The M.O.'s who got into the front line became very human and some of them displayed extraordinary intrepidity. But the sudden Medical Captains and Majors at the base were tremendous fellows and displayed

marked symptoms of the outbreak of that which afflicts some people when first they fill an Officer's uniform—the rash known as Buttonitis.

The unfortunate applicant for pension who had been told every day to forget the army stuff and remember he was a civilian could not see why he was introduced into an atmosphere that reminded him of the Colonel's office the day he came back after overstaying his leave. He went away from the Board saying to himself "They can all go to Hell."

It is a great pity. The majority of the Pension Board have been practising physicians of considerable experience. Were they to go on circuit and hear a proper trial of the cases where the applicant was assisted by the Soldier's Advisor or an adjustment officer from the Legion or Soldiers Aid they could get all the points directly and by themselves asking questions of the experts get some real first-hand evidence.

Last year the Pension Commissioners did start out and held sessions at some of the larger centres. But their number (three) is too small for circuit. Also they were plagued by some of those numerous and overlapping accounting geniuses that cluster on the Ottawa Civil Service like the aphids on a rose bush,—until for one official that is spending a dollar on constructive public service you seem to find three who are investigating where, when and why the dollar has gone. Their necessary travelling expenses were solemnly converted.

The remedy needed to restore confidence in the Board of Pension Commissioners would be to appoint three more (two of them experienced doctors) and send them on circuit to the larger centres of population. Until this is done and a veteran can get a direct trial you can create no satisfactory feeling in the mind of the applicant that he has had fair play.

In the clothing trade you can make reasonable fits at long distance and some people can order their shoes direct from the factory without serious corn trouble. But a sufferer in Vancouver would hardly order a new set of teeth from a dentist in Ottawa who had never seen the inside of his mouth. The adjustment of the war disabilities of a veteran is quite as delicate an operation as making a new set of teeth.

The present system of Mail Order Diagnosis never was and never will be satisfactory to the Veterans of Canada.

The Butcher, the Baker, et. al.

By ROGER B. PRIESTMAN

THE butcher, the baker, the candlestick maker.

The transient trader in tea;
The lawyer, the doctor, the don and the proctor,
Are all human beings you see.
The chefs in the kitchen, all want to get rich in
The briefest of possible time,
Just like all the others, at heart we are brothers,
When chasing the nickel and dime.

The whole round world itches, to gather in riches;
With confidence childishly bland,
We rush to the broker, that eminent joker,
Our hardly earned cash in our hand.
His office we barge in; we buy stock on margin,
With reckless abandon we trade.
The market is rising, it's really surprising,
What fortunes on paper we made.

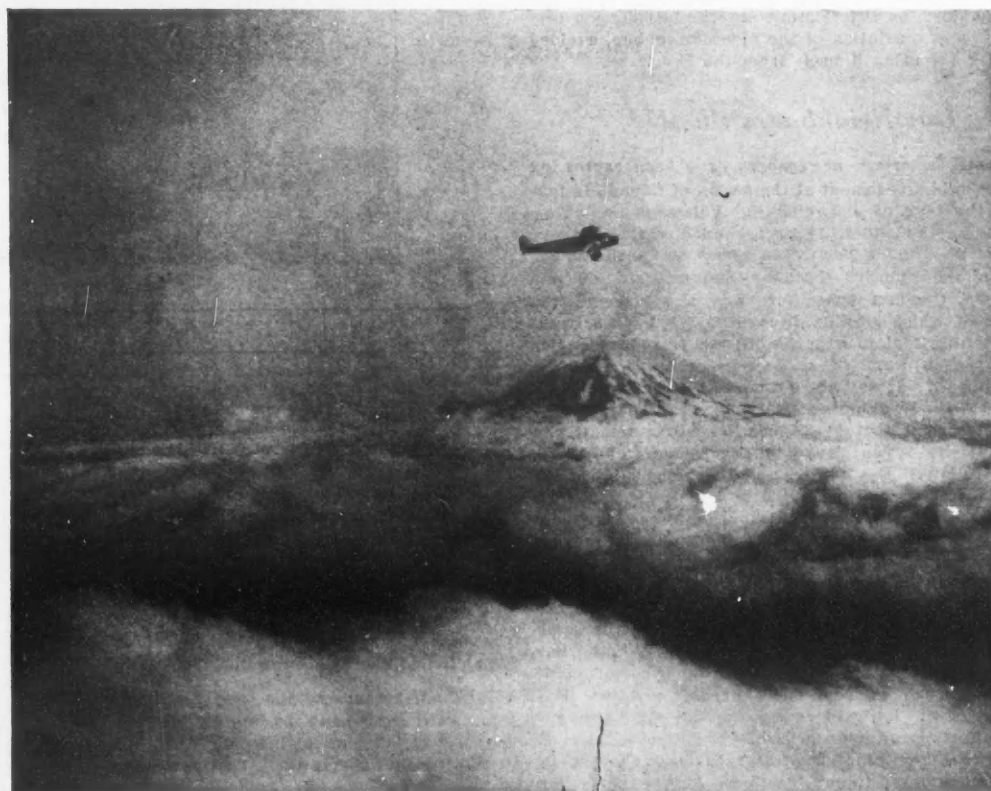
The market is falling, the broker is calling;
Before we know what it's about,
We sadly discover that we cannot cover;
We realize that we are sold out.
We thought we were clever, not once did we ever
Suspect we were playing the clown.
The kite may be soaring, the wind may be roaring,
The wind falls, the kite will come down.

The butcher, the baker, the candlestick maker,
Demand that the government act.
A Royal Commission they ask in addition,
But isn't it really a fact,
The butcher, the baker, the candlestick maker,
And all of them seemed to believe
That they could play poker, they lost, blamed the
broker;
Complained he'd an ace up his sleeve.

Mrs. Coolidge lists the acquisition of California as one of the eight important events in U. S. history. The party doesn't really need Florida, anyway.—*Syracuse Post-Standard*.

It seems clear that parity does not derive from the verb "to pare".—*Virginian-Pilot*.

Alack for the rarity of naval parity!—*Cincinnati Times-Star*.



SOARING OVER THE ROOF OF THE CONTINENT
Boeing tri-motored eighteen-passenger plane flying at an elevation of 17,300 feet in the State of Washington, while in the background Mt. Rainier, monarch of the Rockies, rears its head 14,408 feet above sea level.

—World Wide Photo.



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DAVID B. MULLIGAN, Vice-President.

LOBBY AND GALLERY

By E. C. Buchanan

Under the Volstead Act

ASSUMPTION by Canada of responsibility for the enforcement of the prohibition laws of the United States—in the event of the Senate's concurring in Mr. King's bill—should, it is more or less seriously suggested, raise some nice questions of international amity at Ottawa. The ordinary citizen who is not of his own action a party to this new departure in international goodwill may stubbornly insist that it is sufficient for him to respect the laws of his own country, but what of the higher statesmen who have taken on the role of being their neighbors' keepers? Mr. King's bill prohibiting the export of liquor to the United States is, in effect, an international enlargement of the Volstead Act. Can there be that true neighborliness between the two countries which the Prime Minister so much desires if those who have adopted the Volstead Act in Canada do not themselves respect the spirit of it? True, there is so little respect for the law in the United States itself that, as Mr. King admits, the twenty-odd million dollars' worth of Canadian liquor that has been going to that country represents only between two and five per cent. of the total consumption, but that fact can hardly be accepted as an excuse for disregard of the Volstead Act on the part of those who are grafting it on to Canada. From time to time committees of Congress are called upon to investigate the participation of American politicians in booze parties at Washington and elsewhere, but at the White House the Volstead Act is obeyed to the letter. It is submitted that, since in a sense he is introducing the Volstead Act into the statutes of Canada and entering upon a partnership with Mr. Hoover for its enforcement, Mr. King is bound by considerations of international amity to see at the very least that it is held in honor at Laurier House in Ottawa and to impose obedience to it upon his colleagues of the government and the federal state establishment as a whole. Anything short of this would not only be unneighborly but might at any moment lead to an "international incident," might create a situation so perilous to this country that Mr. King could not longer assume responsibility for our external affairs. Once Mr. King's measure comes into effect, officials of the federal government will be busily engaged enforcing prohibition in respect of the United States, just as the officials of the Washington government are doing. Could Mr. Hoover regard it as anything but the sheerest hypocrisy if in these circumstances, while he and his administration are obeying the Volstead Act, wine should be flowing at state dinners and in the homes of members of the government in Ottawa?

Of course there are those who will dispute this, who will claim that Mr. King and his colleagues are assuming no obligation to give personal obedience to the Volstead Act. But let us examine the situation. As it stands, the laws of Canada do not recognize the Volstead Act, and yet Mr. King insists that we have a duty in neighborliness to respect it to the extent of suppressing a business that is legal in this country—the business of exporting liquor. He says that if we do not suppress this legal Canadian business we may be in danger at the United States frontier. When his bill is passed, the laws of Canada will recognize the Volstead Act. Can it be contended that our obligations to respect the Volstead Act will not be greater when our statutes recognize it than when they don't? A vast body of people in Canada cannot see now that this country is under any obligation to enforce a United States law by interfering with a legitimate Canadian business, but the government takes the view that it is. Who is to say where that obligation is to end and when the Volstead Act becomes, as it will under Mr. King's bill, virtually a part of the law of Canada? Who knows what next the United States won't expect of us? Mr. King says the situation at the frontier is delicate while yet the Volstead Act has no application to Canada. Surely it follows that when it does come to have application to Canada through the enactment of his measure the delicacy will increase and there will be more reason than ever why we should respect the "moral sentiments" of our friendly neighbor.

Obviously it is pretty difficult to determine where, once responsibility for enforcement of the United States prohibition laws is officially admitted by Canada, that responsibility is to end. At Prescott, at Niagara, at Windsor, and elsewhere American citizens may enter Canada, install themselves as guests in hotels, go to provincial liquor stores and procure liquor and in their hotel rooms proceed to fill themselves with it. If they cross back to their own country while yet the liquor is within their stomachs Canada will be in the position of having exported liquor to the United States. If he is to be consistent, if he is to give full effect to his legislation, should not Mr. King secure an agreement with the provinces whereby they will refuse to supply liquor to Americans? May not the next demand from Washington be that he do that, and that his failure to do it would render the situation at the frontier perilous—so perilous that he could not continue in charge of external affairs?

Mr. King Removes the Peril

IT IS characteristic of the Prime Minister that, having presented a spectre of "peril" at the frontier in justification for his bill and having been criticised for his statements, he should now claim that those statements and their meaning have been misrepresented. His statements regarding the "peril," as reported in Hansard, are in these words: "As Secretary of State for External Affairs it is my duty to advise my colleagues, and to advise parliament, with respect to any situation of an international character which I have reason to believe, because of the seriousness, should be brought to the attention of the cabinet and of parliament. It is my duty, further, to direct the attention of the government and of parliament to any dangers that I see in any existing situation. May I say this that I think the dangers which Lord Curzon foresaw—the danger of possible delicate and dangerous situations arising between Britain and the United States over rum-running incidents on the Atlantic—are as nothing compared to the delicate and difficult situations that at any moment may arise on our international frontier if this linking of distilleries and rum-running through the agencies of the government is permitted to continue. May I say, Mr. Speaker, that so perilous do I believe the situation to be that I would not longer assume responsibility in the matter of external affairs were I not assured of support in this parliament of a policy which I believe to be necessary to the avoidance of a condition which might any day prove perilous to this country; or failing the support of this parliament in a matter as grave as this is, the support of the people of Canada as a whole." It will be observed that the words "perilous situation," "dan-

gerous," "delicate and "grave" are scattered through the statement and are connected with the international frontier. And yet in the Commons last week Mr. King complained because the statement was interpreted as suggesting a menace from the United States. His denial that he had suggested such a thing was in his well known manner. He directed the attention of the House "to the circumstance that the language read contains the words 'possibly,' 'may,' 'might any day' and so on," which words, he argued, made it impossible to read from his statement the suggestion that "at the present time we were being menaced in any particular." His personal interpretation of the meaning of his words in this instance is almost on a par with that of last session when he told the House that his intimation in a note to Washington that the high United States tariffs against Canadian products acted as a restraint on Canadian enthusiasm for the St. Lawrence deep waterway did not bring American tariff policy and the waterway into association but were intended to separate them.

The Prime Minister's liquor export bill has resulted in a nasty quarrel in the Liberal family at Ottawa. As is now a matter of historical record, when his bill was presented for second reading only one member of the Commons spoke against it, and he was a Liberal. Naturally, that wasn't the way Mr. King wanted it, so when the Speaker put the question for second reading he attempted to hold up its adoption. "No, Mr. Speaker, some other honorable members may wish to speak," he interjected. But he was disappointed, for no one offered to stand up and save the day, and thus the bill was approved with the record showing that the only opposition was in the ranks of his own followers. The quarrel came when Chief Whip Casgrain was called on the carpet for not having a speaker ready to continue the discussion and carry it over till another day. Much offended at being reprimanded for not interfering to stay the passage of his leader's own bill, Mr. Casgrain went off in a huff to Montreal and the government has had to do without his services for a week.

Canada's Reward

THE fruits of Mr. King's policy of goodwill toward the United States are beginning to be forthcoming. The friendly neighbor is reciprocating. Report from Washington is to the effect that the government there is now willing to permit Canada—at her own expense—to deepen the channel of the St. Lawrence from the foot of Lake Ontario to Prescott—for the accommodation of the traffic of both countries. A notable diplomatic victory that for the King government; a generous concession from the United States. And an even greater concession was disclosed when Mr. Stewart, as Minister of the Interior, put through a bill the other day which adjusted the boundary of Manitoba. It was revealed that the United States had admitted that the international line at the Lake of the Woods was a few inches too far north, so that Canada is regaining sovereignty over not less than two and one half acres of territory that hitherto has been under the Stars and Stripes. Vindication for Mr. King's policy of intensive neighborliness, what!

Holding the Fort Against Divorce

MUCH to the disappointment of Mr. Lapointe, the House of Commons voted by a substantial majority to restore the Ontario divorce court bill to the order paper so that a more satisfactory decision on the subject might be given than the one by which it was declared defeated on the casting vote of Speaker Lemieux. Had there been another division on the bill the day it was restored it undoubtedly would have been adopted. Ample notice had been given that the question was coming up and both sides were present in force. The vote for restoration, 104 to 87, is a fair indication of how the House would have divided on the bill itself that day. Seeing this, the Lapointe faction got busy to prevent the division. McMillan, an Ontario Protestant, was put up with a farcical amendment to the effect that instead of divorce courts being established a campaign of education on the sanctity of marriage should be undertaken—by whom, the amendment didn't say. When it became obvious that this dodge would not accomplish its purpose and that the amendment would be rejected and the bill passed, another follower of Mr. Lapointe was put up to talk it out. The hope of the opponents of the measure is that another snap vote may be taken when supporters of it are absent, and failing that, to nullify it by some form of amendment. It does not pass without comment that on the three occasions this session when a vote on divorce was taken and the other occasion when a vote seemed likely, the Prime Minister, who last session promised to seek a solution of the divorce problem, avoided voting by absenting himself from the House.

Our Neighbours Puzzled

SEVERAL American newspapers have been expressing some mild amazement at the action of Canada in taking on the task of enforcing the Volstead Act. They don't understand it—this open-handed neighborliness. Thus the *Washington Post*: "Inasmuch as Canada stands to lose so much through enforcement of this legislation, the fact that there was a sentiment, the strength of which may be discounted, for its enactment does not fully explain why the bill was introduced. Has Mr. King been promised, or does he expect to obtain, a quid pro quo? If so, who promised it and what could it be?" This *Washington* paper does not accept Mr. King's statement that his legislation will automatically enforce itself. "The Canadian government, of course, realizes full well the burden and the responsibilities it will be forced to assume with the enactment of such legislation," it observes. "Without enforcement there can be no prohibition. If Canada undertakes to prevent the exportation of liquor an extensive enforcement machinery will be required. The enforcement machine will deal with the same essential problems that beset the American Prohibition Bureau. There will be the same tendency toward bribery and corruption. Whether or not Canada will be able to prevent the exportation of liquor remains to be seen. This much is certain: Enforcement of the law will require eternal vigilance, unceasing effort, large appropriations and the sacrifice of revenues that heretofore have accrued from the tax on the manufacture of liquor destined for support, for which there will be no counterbalancing benefits."

That is what Washington understands Mr. King is letting Canada in for. Do the people of Canada realize just what his bill means?

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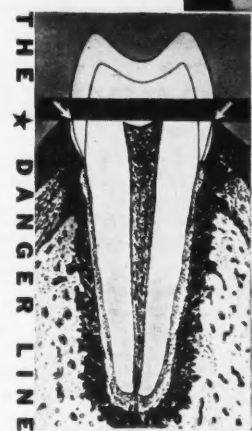
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* The Danger Line is the line where gums meet teeth. As long as this knife-like edge of gum tissue keeps healthy, pyorrhea will not occur. In the cross-section above, notice the tiny crevice at each side of the tooth. The arrows show it. Food particles collect here, ferment and irritate the gums with acids. Eventually the delicate gum edge recedes. Then it no longer furnishes protection.

THIS YEAR, many new users of Squibb's Dental Cream will learn that tooth decay is not at all the necessary evil they once thought it—but that it can be almost entirely prevented.

Germes are the sole cause of

tooth decay. Tiny germes that generate acids which attack the teeth. These germes feed and multiply upon food particles left in the mouth. They collect especially in crevices and fissures where your tooth-brush can not reach. That is why merely brushing the teeth is not enough to protect you.

But what a difference Squibb's Dental Cream makes! In its formula the cause of tooth decay is definitely recognized. It contains 50% Squibb's Milk of Magnesia, a wonderful antacid. When you brush your teeth with Squibb's, tiny particles of Milk of Magnesia penetrate the crevices, neutralise the destructive germ acids . . . and protect against tooth decay.

During the coming week let your dentist give your teeth a thorough cleaning. Then use Squibb's Dental Cream regularly for the next six months and notice the difference . . . the freedom from decay . . . the firm, healthy gums.

Squibb's has a pronounced soothing, healing effect on the gum tissues. It protects The Danger Line, where gums meet teeth. And as long as The Danger Line remains healthy, pyorrhea will not occur.

Squibb's cleans teeth beautifully and safely. It contains no grit, no astringents—nothing which might injure the delicate gum edge and cause it to recede. Get the generous tube at your druggist's. Its size is a real economy.



A cross-section of the tooth enamel, greatly magnified. Notice the "fuzzy" colony of decay germes attached to the enamel. These germes generate the acids which attack the teeth.

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Mortality

By THEODORE GOODRIDGE ROBERTS

A LITTLE strife—and oh! the long forgetting:
A gust of cheering—and the frozen breath:
A day of singing—and the night of silence:
An hour for living; and an age for death.

So go the great; so goes the shining hero;
So go we all, the weak, the strong, the blind,
The meek, the proud, the saint, the mocking sinner—
Stumbling in front and crowding fast behind.

A little mirth—and oh! the long composure:
A few swift paces—and the fainting breath:
Your day for singing—and God's time for silence:
My day for living—and God's age for death.

And yet—I swear by the Eternal Riddle,
The Holy Mysteries and the Awful Names!—
My care is all for mortal human kindness,
My jealousy of this brief minute's fame.

Major-General W. E. Hodgins

FEW men of any age in Ottawa had more and genuine friends than the late General Hodgins. Possessed of a joyous, active, and genial personality that radiated goodwill and optimism, his coming was ever welcomed in the circles in which he moved. Added to his personal charm was the interest of more than half a century of constructive and loyal service to the military forces of Canada, his contribution as Adjutant General during the war being a considerable factor in the efficient mobilization and maintenance of our army for overseas service.

Of distinguished appearance, always immaculately groomed, dowered with the courtly manners of a less hurried age, very kindly and considerate for the feelings of others, General Hodgins typified in every relation of life the fine old term of "gentleman." Nowhere outside his own family will he be more deeply mourned and missed than on the links he loved in Summer and the curling rink in Winter, at both of which he maintained the joyous spirit of youth to a lovable old age.



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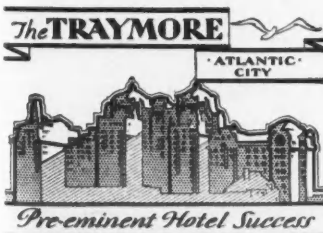
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Vignettes of Manhattan

By Hector Charlesworth

WHEN George Washington, prompted by Alexander Hamilton made declaration against the United States involving herself in "entangling alliances", which has colored U. S. foreign policy ever since, he had France specifically in mind. For France, believing that she had conferred "freedom" on the 13 colonies adopted a tutelary attitude after the revolution and held a disquieting theory that she had created a permanent ally against Great Britain on this side of the Atlantic. Neither Washington nor Hamilton foresaw that the day would come when European entanglements would be brought across the Atlantic and dumped on Uncle Sam's doorstep, particularly that vast doorstep, New York city,—despite all deprecatory edicts. A country which has experienced so vast a polyglot immigration as the United States cannot get rid of European entanglements by merely shrugging her shoulders. Europe, particularly Eastern Europe, has been sticking its finger in Uncle Sam's eye all this winter past.

Curiously enough France, the country which Washington and Hamilton had exclusively in mind, has played a smaller part in the development of the American social fabric than most other nations. French immigration as distinguished from French-Canadian immigration, has always been a negligible factor in the stream of new population. Nations which hardly entered into the thoughts of the fathers of the American Republic have poured their millions into its confines and though the vast majority of the newcomers have become politically acclimatized, there has of late been a tendency to bring their own European contentions with them, and flout established political tradition, which is perhaps more strongly entrenched in the United States than in any other large country in the world.

INTERNATIONAL IMPUDENCE

A war against Capitalism seems more preposterous in New York than elsewhere, because the ever-increasing magnificence of the metropolis constitutes a monument to Capitalism and to little else. Of course Capitalism is nowhere better equipped to defend itself at need: but on

seem to say so, I am afraid, after a casual inspection, that in that solution along lies hope for them.

As a vehicle for the expression of opinion, the meeting was a wash-out. The redoubtable William Z. Foster, not unknown in Canada, and a corps of assistant talkers were shouting and gesticulating on different stands like book-makers at a race meeting, but no one could hear them at a distance of 10-feet. The merry noon-hour crowd was out for fun not for arguments and a photographic airplane circling about overhead added to the din. Twenty minutes of "mid-way" racket was enough for me and nodding farewell to a grinning policeman, I went about my lawful occasions. It was well that I did so, for a little later the Communists, despairing of starting anything that could be reported to Moscow as a real row decided to hold an impromptu parade to the City Hall. Impromptu parades are against police orders in all well-regulated cities, and with traffic conditions such as they are in New York cannot be tolerated under any circumstances. Suddenly the orders to clear the vast plaza went forth and in the panic which followed quite a number were hurt, none of them Communists of course. So that if I had chanced to be numbered among the casualties it would have been my own fault.

NEW HOLES IN THE GROUND

Every time I go to New York, I find new holes in the ground where stately and famous buildings stood during my previous visit. There is a musical show running at Hammerstein's Theatre at present entitled "Sweet Adeline" which rather successfully attempts to depict the gay life of New York during the "Mauve Decade," in other words the 'nineties. One has only to see the production with its picture of the older type of beer garden such as used to be found up the East River and the North River, its presentation of the first of the roof gardens at Madison Square; and of the Hoffman House bar with Bougureau's famous nude study "Nymphs Teasing a Satyr" to realize how much of the old New York has gone.



THE CITY HALL, NEW YORK
From "Charcoals of Old New York" by the late F. Hopkinson Smith.

March 6th I could not help wondering what Washington's view of European entanglements would have been could he have seen a demonstration organized under orders from faraway Moscow to "start something" in defiance of governmental authority in America. The demonstration in Union Square was but one of a series of similar origin in many cities and many lands; but Union Square was the focus on this continent and it left many of the aging type of American aghast that such a stroke of international impudence should be attempted in the land they cherish as God's country. The grotesque feature in the whole affair was that all these demonstrations were framed as a political manoeuvre to strengthen the Soviet government at home. By this time the Russian masses have been told that their government is the most powerful and far reaching in influence ever known,—a government that by touching the button, so to speak, can force the entire police force of fabled New York to come out and defend itself. This was the very thing that Mayor "Jimmy" Walker and his Police Commissioner Grover Whalen were anxious to prevent but circumstances were too strong for them.

There are perhaps more Communists in New York than in all other cities of this continent combined, but at that they are but a drop in the bucket, compared with the sum total of population. All winter their activities have been stimulated by unemployment conditions, and there has been rough work on both sides. Nevertheless when I managed to worm my way into the great throng on Union Square during the noon hour on March 6th the proceedings seemed very good natured. Union Square is very large,—the largest of the great breathing spaces in the business section of New York. It is located at 14th St. and Broadway. Tammany Hall is near by and once it was the centre of the theatrical district with Tony Pastor's Theatre and many other places of entertainment. Hereabout was the famed "Rialto" where visitors used to watch the actors strolling about of an afternoon. To-day the glamor of the district has faded, but with the roofs and windows of the surrounding buildings crowded with spectators indulging in cat calls from a safe eminence, and tens of thousands of people moving about on terra firma, Union Square was a rather stimulating place.

IN AMONG THE REDS

"Keep in the lines; and keep movin'" was the only admonition of the genial officers on foot, and the platoons of mounted men scattered about were equally good natured. At any rate they made no objection when I crossed between their lines and got in among the real Reds who were carrying a myriad of card-board signs on which "Down with Capitalism," "Capitalism is Upheld by Police Brutality," "Organize the Children Against Capitalism," "We Want Work and Wages" were conspicuous. Women were selling a newspaper "The Worker" and giving it to those who failed to produce the necessary three cents. The members of the ladies' auxiliary, if it may so be called, are said to be advocates of "Free Love"; and ungallant as it may

To-day at the corner of Fifth Avenue and 34th Streets, which in the nineties was on the southern fringe of the residential district of Murray Hill is an enormous hole that resembles the wheel-pit of one of the Niagara Power plants, a hole which is being blasted deeper and deeper every day through Manhattan rock. This is the site of the famed Waldorf-Astoria, a product of the nineties and thirty years ago the last word in hotel magnificence. It has been demolished to make way for another hotel the vastest that has been; but the middle aged generation of New Yorkers lose what was in their youth the social centre around which most of the gaieties of their time pivoted. Not the least of its attributes was a fine private theatre, in which New York's most fashionable amateur actors entertained their friends.

Coming out of the Metropolitan Opera House one morning I looked across Broadway and a little way down on the East side was another colossal excavation, which among other buildings meant the disappearance of two of the finest of New York's playhouses,—the Casino and the Knickerbocker Theatre, that had never become old fashioned. The Casino with its golden Oriental decorations had especially pleasant memories for me; for when I first visited New York as a lad in 1894, the most sumptuous extravaganza which had been produced on this side of the Atlantic up to that time was running there. It was entitled "1492" and Christopher Columbus was the leading character; and it was a real "review" which satirized all the popular plays of that day. The one I recall most clearly was "Charley's Aunt" which had not long previously started on its permanent career. A lengthy and entertaining book could be written about the Casino and the operettas from all the capitals of Europe that were produced there. There was "Erminie" and "Nadly" and "Poor Jonathan" and other successes of the eighties, "Floradora" a decade or so later, and "The Belle of New York" in between. No playhouse sustained its prestige to the very last better than the Casino, for it was the original home of such recent successes as "The Vagabond King" and "The Desert Song". The life stories of the beautiful women who in their time shone on the stage of the Casino, not to mention the tenors who made love to them would make a fascinating narrative.

Though the Knickerbocker Theatre was of later origin and had not the prestige of being the fountain head of artistic light musical entertainment in America, it was renowned because of the number of serious stars who had played its stage. It was here that Henry Irving and Ellen Terry as well as Sarah Bernhardt made their last appearances in New York, and most of the notable actors of the elder generation had played on its stage. While I was in New York Abraham L. Erlanger, once czar of the United States theatre passed away quite unexpectedly. The Knickerbocker was at one time controlled by him and it would be interesting to take a census of all the fine playhouses that have fallen into the hands of the

(Continued on Page 9)

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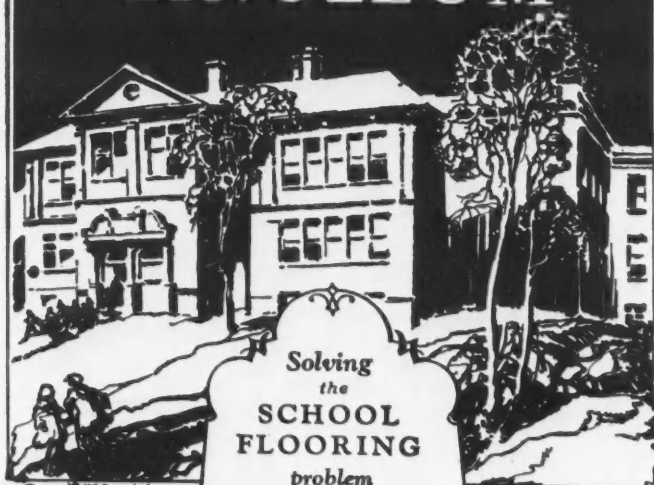
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Hugh the Drover

By HAL FRANK

UNDER the auspices of the National Council of Education, Toronto's week of opera got off to a splendid start with the production of R. Vaughan Williams' ballad opera, "Hugh the Drover," at the Royal Alexandra Theatre on Monday night.

The company is the same one that presented the opera at the Royal York Concert Hall during the English Festival last autumn, but the production is much smoother and more spirited due to the advantage of a natural stage and more intensive rehearsal. As it now stands, it is a most creditable piece of work, and full praise for their inspired labor must be accorded Mr. Alfred Heather, who staged the production, and Dr. Ernest MacMillan, who directed the music.

Vaughan Williams score is a continued delight. With a musical heritage that is markedly traditional English he writes in the modern manner and the result is an original pungency of flavor that is decidedly fascinating. As might be expected of the composer of the "London Symphony" and the "Sea Symphony," the symphonic aspect of his work is most pronounced in brilliance, the orchestral commentary to the fight scene is a really remarkable achievement in the exciting of emotions—nevertheless in richly melodic appeal his vocal arrangements are of a very high order. The aria on motherhood sung by Beatrice Morson in the first act and the duet of the lovers at the opening of the second act are but two examples of his gift for refined melodic composition of a romantic and tender quality.

The engaging libretto of Harold Child recreates pastoral England of 1812 when the name of Napoleon held implications of terror. The curtain rises on a typical village of the period in which a fair is in progress. Here lives Mary, daughter of the village constable, who is to be married to rough Jack, the Butcher. Enters then Hugh, the drover, a romantic wanderer. He and Mary fall instantly in love. The climax of the first act is a stirring fight between Hugh and Jack, which because of its realistic staging is one of the most exciting events of this kind that one has seen outside of the prize ring. Hugh knocks Jack out but is immediately arrested as a French spy and put in stocks.

The second act is of a quieter order, the music less colorful and stirring, but more lyrical and tender. The final outcome is the release of Hugh and the two young lovers depart on the high road for a life of wandering while Jack the Butcher is impressed into the army.

The cast without exception is of a high degree of excellence in singing ability and acting. Allan Jones, the New York tenor who sang recently with the Mendelssohn Choir, makes a handsome Hugh and possesses a voice of strong quality, richness and warmth. Randolph Crowe scores in the role of Jack the Butcher both with regard to genuine characterization and refinement of singing. Miss Nellye Gill is attractive in the role of Mary, her high clear soprano being heard to splendid advantage. Others who contributed to the vocal charm of the production were Beatrice Morson as Mary's aunt, Frederic Manning as the showman, George Aldcroft as the Sergeant, Gordon MacLaren as the Sergeant and George Trumbull as the Ballad Singer. Mr. Alfred Heather as the bibulous Turnkey was comical in a small part. The singing of the chorus was notable for superior quality of the voices and perfection of ensemble. Assisting Mr. Heather and Dr. MacMillan in the production were Harvey Robb, chorus master, Colin Tait, stage manager, Etore Mazzoleni, assistant conductor, Frank Blachford, concert master and Arthur Lismer, scenic designer.

Alternating with "Hugh the Drover" on this week's bill was Humperdinck's "Hansel and Gretel," a discussion of which is reserved for next week.

Conservatory Ensemble

THE fifth recital this season of the Toronto Conservatory string quartet provided a most delightful program of Haydn, Brahms and Mozart. The work of this quartet which includes Elie Spivak, first violin, Harold Sumberg, second violin, Donald Heins, viola and Leo Smith, 'cellist, has been of progressive excellence and its successive recitals have deepened the impression that it is already well on the way to an established position in the musical life of Toronto.

The Haydn D minor quartet which opened the program is a richly rounded work finely designed for ensemble display and the quartet handled it with distinction and a unified singing tone that was quite delightful. The Brahms Quartet in A minor was delivered with a splendid grasp of that composer's idiom, the work of the first violin being particularly notable for loveliness of



"NAUGHTY MARIETTA"
 Ilse Marvenga and Halfred Young in the revival of Victor Herbert's operetta at the Royal Alexandra Theatre week of March 31st.

tone. The slow movement—Andante moderato—was given a scholarly reading that was in addition marked by a delicious combination of tonal richness. The Mozart Quartet in G minor which is scored for strings and piano is a joyous affair with a delicate melodic flavour that is captivating, and the playing of Viggo Kihl in this work was a revelation of intelligent refinement of pianism that combined a tender clarity of tone with a highly poetic mode of approach.

Note and Comment

VICTOR HERBERT'S gay and dashing operetta of old French New Orleans "Naughty Marietta," with the talented and beautiful voiced Ilse Marvenga, that we remember as Kathie in "The Student Prince," in the leading role will come to the Royal Alexandra for one week only beginning Monday night March 31st. The book and lyrics by Rida Johnson Young have a brilliancy and sparkle that we too seldom find in the playhouse which is probably one of the main reasons for its splendid success. The romantic story of old French New Orleans is of particular charm, fragrant of the days when the French still ruled in spirit and beautiful slave girls were to be found everywhere.

Marietta is naughty mainly because, a Countess of unusually great family, she has shipped unceremoniously to the old port, and fallen in love with the handsome Captain Warrington. He refuses her at the marriage market where she has come, along with the rest of the unattached damsels of the town, with dowries from the French King so that they may wed quickly.

Her next naughtiness is donning boys clothes and pretending to be the lost son of the old keeper of the marionette theater. But Marietta, what with this and that—including a misunderstanding over a slave girl—gets her man—with the aid of Herbert melodies. In this Herbert composition he wrote some of his most effective and well remembered numbers. There is hardly anyone who has not heard "Sweet Mystery of Life," "I'm Falling in Love With Someone," "Italian Street Song" and the star's opening number, "Naughty Marietta."

The choral numbers are of unusual appeal and rendered with a swing that wins repeated encores. The reproduction was staged by Milton Aborn, whose Directorial ability for light opera is unsurpassed by anyone living to-day.

Miss Marvenga will, of course, be remembered by all as the original "Kathie" in the famed "Student Prince." Her leading man, Halfred Young, also appeared in that Romberg masterpiece. The supporting cast includes Herbert Waterous, Patricia Clarke, Clarence Harvey, Louis Templeman, Eulalie Young, Bob Capron, James S. Murray, Dene Dickens, Bert Melrose and a chorus of fifty and an augmented orchestra to bring out all the beautiful melodies of the delightful score.



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subject of their work. Typical of the more advanced works being published under his direction are Constant Lambert's "Rio Grande" which created so much interest last month in Toronto, and Walton's "Portsmouth Point" Overture, played with brilliant success by the Boston Symphony Orchestra, both in Boston and in New York.

Mr. Foss is a most eloquent and interesting speaker, and it is to be hoped that Toronto music lovers will show an interest in the remarkable musical developments now taking place in the Motherland by being present in large numbers.

MUCH interest is being shown in the Lambton County music festival which is planned for May 14th and 15th in Sarnia. This is the outcome of the Lambton County Music Teachers' Federation which was formed two years ago, and which had vision of the massing of the many musical organizations throughout the county into a large two-day competition. The plans are now completed and copies of the syllabus may be obtained from Miss Mabel Lucas, secretary, 158 N. Euphemia St., Sarnia.

Competitions in various departments of music are planned, comprising church choirs, male voice choruses, school choruses, female voice choruses, vocal solos and duets, violin solos and duets, cello and piano, special piano solos (arranged by age), and orchestras. It is to be noted that these competitions are limited to Lambton County with one exception, the male voice chorus, which will be open to any such in Ontario.

The competitions will be held in two music halls in Sarnia, and on the closing night a concert will be given by the prize winners. Tickets will be sold for \$1.00 which will admit the holder to any or all of the recitals and the concert.

Two eminent musicians have consented to act as adjudicators for the event, Dr. Peter Kennedy, of the Toronto Conservatory of Music, and Mr. Frank Weisman, head of the music department of Alma College, St. Thomas, and a member of the staff of the Toronto Conservatory of Music and the London Institute of Musical Art.

The executive of the Lambton festival is as follows: Mr. W. E. Brush, President; Mr. Chas. Fatchett, 1st Vice-President; Mrs. W. A. Dunlop, 2nd Vice-President; Miss Victoria Fraser, 3rd Vice-President; Miss Mabel Lucas, Secretary; Miss Eva Wood, Asst. Secretary; Miss Nora Hurley, Treasurer.

A FERVENT appeal to the Austrian people and government to preserve Vienna's reputation as "The City of Music" has been made by the Association of Austrian Musicians, according to the correspondent of The London Telegraph.

More than one-third of the academically trained musicians of Austria—90 per cent. of them live in Vienna—are already unemployed, it is stated, and the number is rising so fast that within six months two-thirds of the musicians will be workless. The first cause is the economic distress in Austria, which forces always more rigorous economy on the people. The second is the Socialist taxation of all music in Vienna as a "luxury." It is also complained that subventions (for the famous Vienna Symphony Orchestra), for example—10,000 schillings a year from Vienna and 3,000 a year from the State—are too low.

The chief guilt, however, is laid at the door of the "talkies." Thirty Vienna cinemas have already installed "talkie" apparatus and dismissed their orchestras.

The Socialists are asked to modify their severe taxation of amusements in order that the many theatres which they have thus obliged to close in Vienna may reopen and re-engage orchestras. They are urged to reduce the heavy taxation of music in cafés (which has made Vienna cafés as a class the most silent in Europe) to not more than 15 per cent. The Austrian Broadcasting Company is asked to suspend its gramophone concerts and to employ "living musicians" instead.

The forthcoming productions at the Staatsoper in Vienna include Alban Berg's "Wozzeck" and Hugo Röhr's new German version of Rossini's "Angelina" in March; Jaromir Weinberger's "Schwanda der Dudelsackspfeiffer" in May, and "Die Walküre" and Mozart's "Die Gärtnerin aus Liebe" in April and May respectively. The latter work will be presented at the Schloss Theatre in Schönbrunn on the occasion of the Maria Theresa exhibition.

A portion of the Viennese press has heaped reproaches upon Richard Strauss for having cut some passages in his "editing" of Beethoven's "Fidelio." One journal called it an "act of impley."

THE incidental music for the current revival of Shakespeare's "Tempest" in Amsterdam, which was written by Pijper, the Dutch composer, has been highly praised for the atmosphere of mystery and remoteness it evokes. "In a score or so of delicately chiseled camoes," says The London Telegraph, "he has contrived to condense the maximum of poetry and enchantment. Employing a subtle, impressionistic technique, combined with a discreet dosing of polytonality, Mr. Pijper strikes the right note each time, whether he is accompanying Ariel's songs or creating the general atmosphere of enchantment on which the success of the play so largely depends. The music is scored for a small number of players, but the orchestration is a model of economy and delicate coloration.

"Moreover, it seemed to fit in admirably with the very modern scenery which had been specially designed by the Belgian artist, René Moularta."

At the Theatre

THE most extraordinary event of the present theatrical season will take place on April 14, at the Royal Alexandra Theatre, with the presentation of Evelyn Laye in "Bitter Sweet," the Noel Coward operette, for a limited engagement. Three world famous producers and one renowned playwright are concerned in this production. Florens Ziegfeld, celebrated producer of the "Follies," "Show Boat" and "Whoopie"; Arch Selwyn, American producer of "Charlot's Revue" and "This Year of Grace"; Charles B. Coch-



ALLAN BURT

Canadian Baritone, who gives a final song recital on April 2nd at Merritt Malloney's Art Gallery before returning to New York.

ran, foremost English producer, and Noel Coward, playwright, musician, lyricist and composer.

The combined genius of these men can be found in "Bitter Sweet," which is an operette having to do with Vienna night life. The plot is a framework of enchantment, concerning a love sick girl, a jazz band lover, duels and gallant military officers. There are scenes of great excitement and moments of bright cynicism and moving sentiment.

In order to make the background romantic, Noel Coward made Vienna the locale for "Bitter Sweet," the Vienna that has for centuries stimulated the imagination of poets, lovers and writers; Vienna that has inspired all the glamorous waltzes that have captivated the world for many decades; Vienna that has furnished the inspiration for such sophisticated and entertaining writers as Arthur Schnitzler.

The score has the charm of Offen-

bach in its captivating melodies, and numbers such as "Zigeuner," "Ladies of the Town," "Tell Me What Is Love," "Tokay," and "Green Carnations."

There are also authentic continental cabaret novelties, melodious duets and vivacious sextets.

Professor Ernst Stern, collaborator with Max Reinhardt on the scenery for "The Miracle," has made the beautiful settings.

The costumes, especially designed for this production, have diversity and picturesque charm, revealing as they do the styles of the 80's and 90's, and the naughty ladies of that colorful period.

The cast supporting Evelyn Laye, the prima donna, includes Mireille, Gerald Nodin, Nancy Brown and an assembly of singers, dancers and musicians.

"BUILDERS of an Empire," an operatic drama, the libretto by Laurence Cressy Servos and the music by Don Sebastian de Estrilla, will be produced for the first time on any stage at one of the downtown theatres, at a time during the present season to be chosen by Hubert Shorse, the director.

Mr. Shorse, who conducts the Toronto Choral Union, and the St. Alban's Cathedral Choir, and who is also concert master, conductor and a director of the Canadian Operatic and Dramatic Association, has been given entire charge of the production.

"Builders of an Empire" is a Canadian opera dealing with the settlement of the Niagara Peninsula by the pioneers of 1785, and some of the leading characters, are Joseph Brant, the Mohawk chief, after whom the city of Brantford is named; Ranger John Butler of Butler's Rangers, and others who lived at Niagara at that time.

There are three acts in "Builders of an Empire" with the first act divided into two scenes, and altogether there are 40 musical numbers.

The last act is a battle scene between the rangers and Indians under Joseph Brant, and the rebels. During the melee Harrison, one of the rebels, has his scalp removed by a ranger.

The story is woven around Daniel and his son, who, with their wives Constance and Natalie, come to settle on the Niagara Peninsula in 1785.



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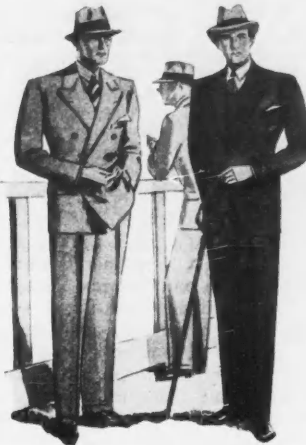
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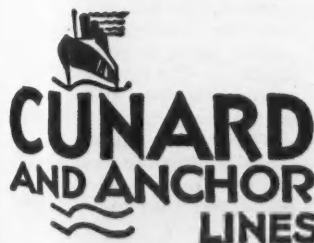
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Sister of the Hanged

"IT'S NEVER OVER", by Morley Callaghan; Macmillan, Toronto; 225 pages; \$2

By B. K. SANDWELL

IT HAS frequently been urged, though not by this reviewer, against the novels and short stories of Morley Callaghan that though obviously located in Toronto they deal with a kind of life that is not to be found in that placid and very moral city. It is true that in "Strange Fugitive" Mr. Callaghan employed for the violent element in his action a shooting affray between rival gangs of bootleggers in the days of Prohibition; it is not denied that there have been shooting affrays in Toronto, but it is maintained by some that none of them could have had anything to do with bootleg rivalry. It will be much more difficult to raise any such objection concerning his latest (and up to the present his best) piece of work. The only violence in the action of "It's Never Over" is the wholly unplanned murder of a policeman by a hot-tempered young Irishman with a fine war record and the subsequent hanging of the Irishman, and the murder has taken place before the story begins. Even the most ardent Torontonians can hardly deny that such things do at rare intervals take place in the Ontario capital; and he certainly cannot deny that their psychological consequences upon persons intimately associated with the murderer are full of the liveliest interest for students of human nature.

The real subject of the novel is the effect of the hanging upon the murderer's sister Isabelle, who was practically engaged to John Hughes when the murder occurred. The group of powerful emotional disturbances caused by the tragedy, arriving at this critical period in her social and sexual development, have the effect of throwing Isabelle entirely off her moral balance. By the time of the execution the love relation between herself and John has broken down, and John imagines himself in love with an intimate friend of Isabelle's named Lillian. The action of this period is outside of the book, and we are left to conjecture for ourselves the extent to which the break was brought about by John himself or by the change in Isabelle's attitude resulting from her extreme sensitiveness to the disgrace which has come upon her family. It is one of the greatest charms of Mr. Callaghan's method that he leaves such an immense amount of scope for the exercise of the reader's own intelligence.

Isabelle's reaction to the situation in which she finds herself after the hanging takes a form which consists largely in a sadistic desire for the torture of her lost lover, John, through whose eyes the greater part of the subsequent events are presented to us. Her first step is deliberately to throw John into an illicit relationship with Lillian; after which she proceeds to poison that relationship for him by letting him become aware of the extent to which she herself was instrumental in bringing it about. Meanwhile, probably out of a complex of motives in which, however, the desire to torture John must have been important, she embarks upon a career of self-degradation by giving herself to a succession of very commonplace men, winding up by entrapping John himself into a situation of intimacy and then publishing the fact to his friends and associates. When John at last realizes the full extent of the havoc she has made in his life, he determines to kill her, and is only saved from doing so by the fact that when he arrives at her home she is obviously dying from an illness which she has no desire to combat. The book closes on a very poignant note with an interview on the street corner, after Isabelle's death, between John and Lillian. In the earlier part of the book the relation between these two rather fine young people possessed qualities of considerable beauty and might easily have become permanent (as they both intended) had they not become aware of the manner in which they were manoeuvred into it. But John now tells Lillian that he thinks that in a way he must have gone on loving Isabelle all the time, "only I was always trying to get away from the feeling." And then Lillian's street-car came along and "it was such a cold wind it was more important Lillian should not miss the car than they should go on talking."

This closing sentence of the book is a good example of the style which Mr. Callaghan has worked out for himself and which is brilliantly adapted to his particular purposes. He never deals with events, but solely with the reflections of them in human minds. The contents of the human mind consists chiefly of little individual concepts associated into groups and



MORLEY CALLAGHAN

conveying implications of varying degrees of pleasure and pain. The combination of these concepts and preferences into the sharply defined emotions indicated by the terms "love", "hate", "contempt", "shame" and the like is usually artificial and inaccurate, at any rate until the mind itself has consciously assembled the concepts and adopted the grouping, so that the individual admits to himself a feeling of love or hate as the case may be. Mr. Callaghan's favorite method of stating an emotional reaction is to put it in the simplest possible terms by saying that a certain thing "seems more important" than a certain other thing, or that a certain group of concepts produces "a good, simple, joyful feeling" or "a resentful angry feeling" and so on. How far this kind of simplification can be pushed with advantage may be open to question, but there can be doubt it fits admirably with our contemporary method of looking at the facts of human behavior, and its freshness and avoidance of hackneyed terms are very attractive.

In conclusion one may remark that this novel is quite capable of being interpreted as propaganda against war or against capital punishment or both, and will be so interpreted by those on the look-out for such propaganda. There is no evidence that Mr. Callaghan allowed any such intention to influence his artistic aims.

Travel

"PEARL DIVER", by Victor Berge and Henry Wysham Lanier; Doubleday, Doran and Gundy Limited; 368 pages, illustrated; price \$4.00.

"IN COLDEST AFRICA", by Carveth Wells; Doubleday, Doran and Gundy Limited; 245 pages, illustrated; price \$2.50.

By ALAN SKINNER

THESE two books of travel and adventure might be said to represent two extremes of human endeavour. In one we pass with the author to the bottom of the sea, in the other we journey to the mountain tops.

In "Pearl Diver", which records the life and wanderings of Victor Berge, we have an autobiographical account of a life of adventure that is almost an epic. From boyhood days in Sweden up until his very latest actions in nineteen twenty nine there is not a dull moment in his book. And as the author is only thirty nine years of age, there are still many chapters to be written to a life that has already tasted living to the full.

Picture to yourself a small band of four adventurous souls, Swede, Mexican, Chinese and Polynesian, afloat in the Pacific. Equipped with diving apparatus and living off the proceeds of their work under the sea, they drift about the South Seas. For weeks they may loaf on an island shore, living with the natives, eating, drinking, dancing, swimming and making love.

Then up and away. No ties, no responsibilities, just living.

All in the day's work, however, come encounters with shark and devil-fish under the sea, and encounters with cannibals and hostile islanders on shore. And interpolated with this life, periods on shore, in Australia, New Zealand and South Africa, where the author, broke from time to time, tries other occupations such as steeple-jacking and farming. But always the salt water calls him, and he never is long separated from the divers helmet and the fascinating underwater life.

I must confess that I for one got very interested in this story. I hope it is all true and that Mr. Berge will find his friends before he dies.

Quite different is the account of Mr. Carveth Wells expedition to the Mountains of the Moon. Not that this is a poor yarn. Quite the contrary. But it is written in quite a different vein.

Mr. Wells is very business-like about the business of getting off his little expedition. At the same time he makes light of the whole thing as though a trip to the top of these equatorial mountains was like a week-end in the country. There is quite a nice touch of humour in the book, such remarks as those regarding skating and skiing on the equator, bicycling and automobile through darkest Africa, and accounts of the Boy Scouts who are with Martin Johnson at Nairobi and their lion-hunting activities, all help to "debunk" Africa.

Incidentally, this region of Kenya and neighbouring parts of Africa is the region where the Prince of Wales was recently attacked with Malaria and the town of Nairobi was mentioned in despatches regarding the Prince. Nairobi is also the African headquarters of Martin Johnson, whose hobby is motion pictures. Many people will recall his picture of Africa, "Simba".

Mr. Wells account is much lighter reading than that of Mr. Berge, but both are vastly interesting. Let me recommend "Pearl Diver" as a book to keep handy for reading at odd moments. The same might be said of "In Coldest Africa" but I was going to recommend it as a good book to take along on a trip. It is light enough to read while travelling but good enough to keep.

A Romance of the Sea

"THERE WAS A SHIP", by Richard Le Gallienne; Doubleday, Doran and Gundy, Ltd., Toronto; \$2.00.

By JEAN GRAHAM

WHEN the reader learns that the hero's name is "Henry Dionysus Mountby Norreys Lancaster, he is sure that many and wild adventures lie ahead of him. When he learns that the hero is six feet three inches, of Saxon type, with bright blue eyes, he is sure that Cupid is to have something to say in these adventures. The hero is known as Dionysus and is commonly called "Di". He flourishes in

The Quicksands of the City

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the reign of Charles II and is known at court. Consequently, he can hardly be called unsophisticated. His initial adventure is in playing the part of highwayman, by means of which we come to know that fascinating gypsy, Gypsy. Thence the cavalier hero finds his way to the ship, *Happy Return*, which has an extraordinary commander in Captain Thunder. Surely, there never was more gallant officer in all the Seven Seas than this bulky captain of the mighty laugh. By an extraordinary mischance, the fair Puritan, Lady Calliope York, and her father fall in with the captain and become passengers on the *Happy Return*. Then there is genuine melodrama when the Barbary pirates come on the scene and board the British vessel in good, old-fashioned style. The dread Dey of Algiers proves himself a fairly pleasant conqueror, although it is plain that he has set his affections on the fair-haired Puritan. The reader knows that the Dey is a villain and yet he cannot help admiring so gallant an enemy. There are wonderful pictures of Algerian gardens:—and the climate is all that one could desire. Nevertheless, the reader cannot regret that he says farewell to Di and Calliope beside the blue beauty of a Surrey flower-bed.

Malign Visitants

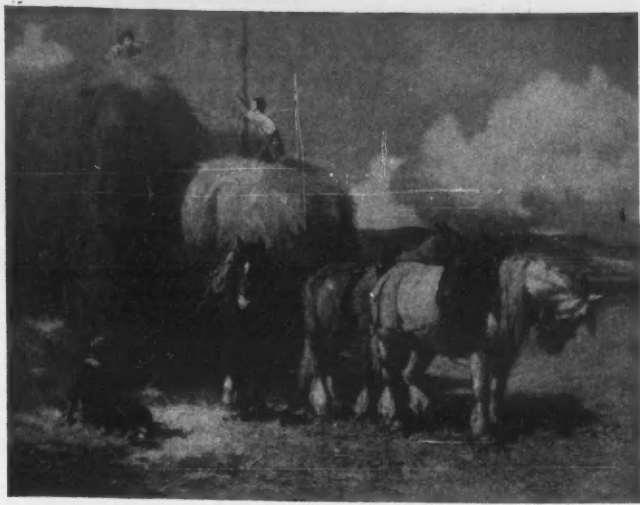
"THE ROOM IN THE TOWER," by E. F. Benson; Knopf, Longmans, Green, Toronto; 330 pages; price \$2.00.

By NATHANIEL A. BENSON

"THE Room in the Tower" is a group of particularly thrilling short stories dealing with ghosts and "ghosts" is not intended to describe E. F. Benson's figures as mere white-velled visitors who walk about with no apparent purpose. His visitants are evil malign beings of another sphere than this, and not one fails to leave a disastrous memento of its appearance upon some unfortunate living person. In the words of the old pirate "them that die is the lucky ones," for those who remain alive after beholding one of these nebulous callers in Benson's book face worse than death. Altogether this is as pleasant and curdling a collection of ghost-stories as we have encountered since some of Elliott O'Donnell's weird narratives of adventure beyond the styx. Some of these stories were printed as early as 1912, but the majority are new. There is something uncanny in the novelist's perturbing insinuations. He appreciates to the full the fact that it is the possibility of ghosts and unseen horrors intruding upon the solidity of our daily lives which is so terrifying. If after an hour of such reading, you are not afraid to go upstairs alone, it will not be Mr. Benson's fault.

In a touching little preface he explains the mission of his tales of terror: "written in the hopes of giving some pleasant qualms to the reader, so that after a leisure half-hour spent in their perusal before going to bed, when the night and the house are still, he may perhaps cast an occasional glance into the corners and dark places of the room where he sits, to make sure that nothing unusual lurks in the shadow. . . The author therefore fervently wishes his readers a few uncomfortable moments." In my case his wish came true. I read but one after dark, and decided that broad daylight and well-populated places would be safer for the perusal of the remainder.

The title-piece deals with a Vampire of Dracula's type, "The Dust-Cloud" with a vehicular apparition. "Gavin's Eve" is a dark tale of devilry in Scotland. "The Confes-



"STACKING THE HAY," BY N. H. J. BAIRD
This little masterpiece by the well known painter of horses and British rural life is to be seen in the Carroll Galleries, recently re-established at 26 College St. by Albert Lucombe Carroll, and affiliated with the Carroll Gallery of 28 St. James Square, London.

sion of Charles Linkworth" has to do with awful events following an execution; "At Abdul Ali's Grave" deals with necromancy in the Orient. Mr. Benson reaches his peak of horror in "How Fear Departed from the Long Gallery," a tale of the dreadful fate encountered by all who chanced to see a pair of twins murdered in 1602. Death and madness come in "Caterpillars" and "The Cat." The great god Pan himself visits "The Man Who Went Too Far"; "The Other Bed" brings the return of a suicide in a lonely Alpine hotel; "Outside the Door" a murdered lady; "Between the Lights" vaguely approaches pre-historic evil among the Neanderthals. The penultimate shocker is one of the worst, "The Thing in the Hall," where one of Satan's own indescribable creatures, a mediaval type of hell monster comes to destroy two adventurers in to the unknown. "The House with the Brick Kiln" recalls the Crippen Case of 1913.

All in all, here is a superb collection of some of the most ghastly events yet recorded in print. Beholding here the fate of numerous curious psychic invaders we do not envy Sir Oliver Lodge, Conan Doyle or any such meddlers. This might be an excellent book to buy as an Easter gift for a rich aunt or uncle with a weak heart. After page 100 had been passed, the wise donor would become "the fortunate heir."

C. K. Scott Moncrieff

AFTER an illness of several months, Charles Kenneth Scott Moncrieff died on March 1 at the English Nuns' Hospital in Rome. He was only forty and his loss will be deeply felt by all who understand what he has done for the art of translating. His greatest achievement was his translation of Marcel Proust's *A la Recherche du Temps Perdu*, and with the publication of the first volume of that work, *Swann's Way*, his reputation was made. The next to last volume has just been brought out by his New York publishers (Albert and Charles Boni) *The Sweet Cheat Gone*.

"The Observer" of London in its obituary notice says, among other things, that Moncrieff did for translating what Lytton Strachey has done for biography. He set a standard; and the notable advance in the quality of English versions of foreign books published in recent years may be traced to a conscious or unconscious effort to live up to it. His version of the *Chanson de Roland*; those many of Stendahl's novels, and of the works of Pirandello brought him unique distinction, but he will undoubtedly be most highly valued

Cross. Latterly, being in delicate health, he lived much abroad, but when in London he was a popular figure at the Savile Club.

Vignettes of Manhattan

(Continued from Page 5)

wreckers since the late nineties when he, as a man under forty attained temporarily an all-powerful position. Decline in power did not spell decline in wealth for him, for he left a fortune of \$75,000,000. Mr. Erlanger, once a boy who rented opera glasses in Marcus A. Hanna's Euclid Avenue Theatre at Cleveland loved to regard himself as a reincarnation of Napoleon. But he claimed that he bettered his master's precepts because he had "never let the same man sting him twice."

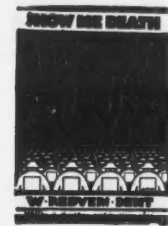
The Napoleonic obsession is liable to lead men into reckless statements. When the Royal Alexandra Theatre of Toronto was built to give the city an up-to-date playhouse, Mr. Erlanger, who was annoyed because he was not consulted beforehand announced that he liked Toronto and thought he would buy the new theatre some day and use it to stable his horses. But somehow he never got round to that project. Nevertheless the Napoleonic complex did not prevent his being held in high personal regard by many who understood his line of conversation and appreciated his instinct for creating order out of what up to his time had been a chaotic business.

The man who sings at the top of his voice for an hour a day will not be troubled by chest complaints in his old age, I read. The neighbors will make sure of that.—*The Passing Show.*

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World of Art

By C. C. MACKAY

THE collection of tapestries, furniture, and objects d'art which are being sold at the Jenkins' Art Galleries this week, should be of particular importance to Canadians interested in artistic things. We have recently indulged in general merriment over a well-known hoax that received much publicity in the city. In this collection we have something that arouses our interest in a quite different way, as it is of genuine value and established authenticity. The collection has been brought to Canada by Monsieur R. G. Sussman of Paris, and for the most part comes from the estate of the Comte de Richebourg, the Chateau de Verneuil at Moussey-Verneuil.

To all this large assortment, perhaps the most important are the tapestries, of various kinds and periods, and all very beautiful. The finest is perhaps the Gobelin tapestry of the Orangerie, one of the few in which the Orangerie at Versailles is shown. It is lovely in color, and in a perfect state of preservation. Its history is interesting. It is one of the series of the Chateau de France, and was presented to Colbert by Louis XIV. At one time it belonged to the Baron de Pichon, and was in the beautiful old Hotel de Lauzun, on the quays of the Seine, one of the show-places of Paris. Another beautiful tapestry is the large one of Brussels weave, "The Triumph of Bacchus," also of Louis XIV period. The color of this is particularly fine. The design is by Coypel.

An English tapestry from the Warwickshire looms, "Diana the Huntress," is unusually rich in design. There are many others, besides.

Even in the furniture we have still to admire the tapestries and rich weaves of the upholstery. The chairs and sofas are numerous and of many periods. There are six chairs of Henry II period, with needlepoint tapestry covers. Ten tapestry and walnut straight-back chairs of Louis XVI design, a charming XVIII century salon suite, a canopy and four armchairs, beautifully carved, covered in tapestries in petit point and point de Saint-Cyr. English armchairs covered in Needlepoint tapestry, and two restoration side-chairs with Aubusson tapestries are in the collection.

A beautiful hall bench of Flemish workmanship, is one of the delights of the collection, carved at the base and on the back with scenes from the Passion, and the seat covered with and Aubusson tapestry. Another hall bench of carved walnut is of Spanish origin.

Spanish also are two fine library tables of oblong shape. An interesting table is a small octagonal design, with Gordon leather top. A little Byzantine XVI century wedding trunk, beautifully carved, a walnut cassone, of Gothic pattern, and a XVI century cassone of walnut, carved with grotesque figures, are of considerable interest.

Quite different is the charm of the numerous excellent examples of XVIII century French painted furniture, represented by several chairs, commodes, chiffoniers, etc. all dainty in line, and delightful with their graceful painted decorations.

A banquet cloth of Flanders lace is one of the fascinating exhibits, and another cloth of fine linen, and napkins to match, with insertions and border of Point de Paris lace. Silver candelabra of the late XVIII century, and bronze candle-sticks of the Louis XIII period, and many others, are delightful among the smaller objects offered for sale. There are also some fine examples of forged iron andirons of various periods.

This gives only a slight idea of the number and variety of things offered to the public in this important collection, which is of the greatest interest to everyone.

The Premier's Secretary

MISS ROSE ROSENBERG, Mr. Ramsay MacDonald's private secretary, who was invested at Buckingham Palace with the C.B.E., has been almost all her working life in politics. After an experience at the

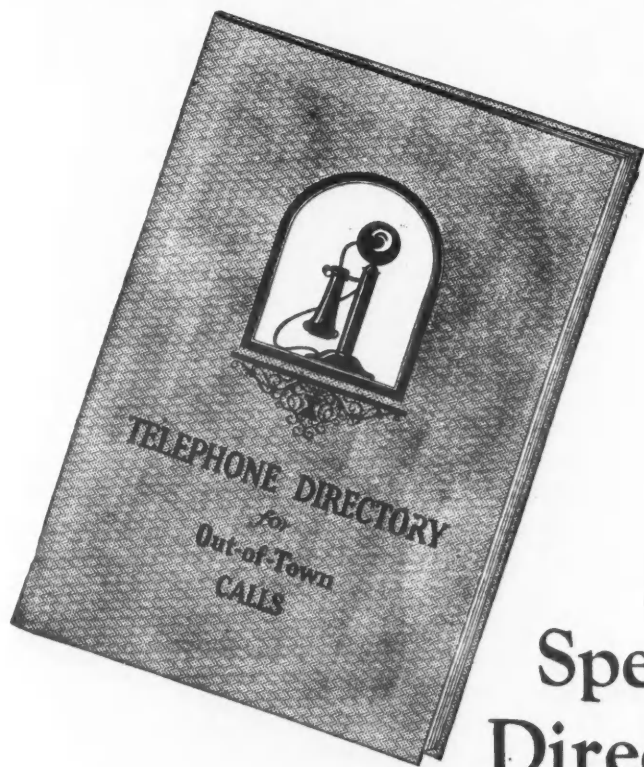
Labour headquarters she became private secretary to Lady Rhondda, and then left to take up the position with Mr. Ramsay MacDonald. When he became Prime Minister she went with him to Downing Street, and her thoroughly efficient business methods enabled her speedily to get a grip of the multifarious business to be transacted there. She remained with Mr. MacDonald while in Opposition, and went with him again to Downing Street for his second tenure of office as Prime Minister. She accompanied him in her secretarial capacity to America. She is one of the most popular figures in the Lobby, and she carries in her head probably as many secrets of first-rate importance as any woman in London.

For some years the growing influence of the radio on rural life has been recognized for the important medium that it has proved itself to be in opening up a new phase of life to people resident at lesser or greater distances from urban centres. News, market reports, programmes of entertainment, church services—all the features of radio broadcasting available to city dwellers are likewise at the disposal of people in the country. To people in sparsely settled districts the constructive contribution of radio to daily life is of especial significance.

The production of gypsum is one of the oldest industries in Canada. It was discovered in the Maritime Provinces at a very early age but there is no authentic record of production until about 1822, when the mineral was mined on a small scale in Ontario, Nova Scotia, New Brunswick, and Ontario, in the early years, were the producing provinces. Manitoba entered the field in 1901, and in 1911 active operations were started in British Columbia. To-day, the chief producing centre is in the vicinity of Windsor at the head of the Bay of Fundy, in the territory served by the Dominion Atlantic Railway.



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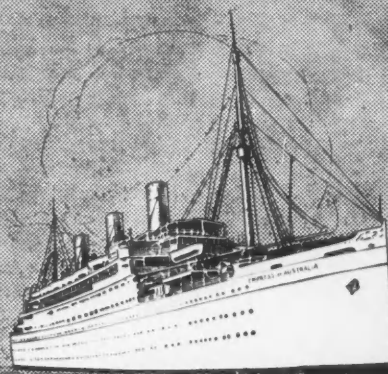
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NEW YORK'S POLICE COMMISSIONER "GOES FOR A RIDE"
Grover A. Whalen takes a ride without an escort of "unwelcome gunmen" on his two-wheel "steed" during his vacation at Palm Beach, Fla.
—Wide World Photos.

Dialect Research

PLANS for a linguistic atlas and phonographic records of the present forms of the spoken language in the United States and Canada have been completed, according to Professor Miles L. Hanley, of the University of Wisconsin English department, a member of the committee named for this purpose. Work will be started as soon as funds are available.

All dialect variations peculiar to localities, social groups, the various generations, and the different stocks will be recorded. Studies of local dialects and their relation to those of other localities, of the dialects of the social classes, the influences in the shaping of our spoken language, and laboratory studies in articulation, intonation, nasal twang, etc., will be made.

A committee of ten was appointed to draw up the plans. Professors Leonard Bloomfield, of the University of Chicago; Hans Kurath, of Ohio State, and Edward Prokosch, of Yale, all former members of the Wisconsin faculty, are on the committee besides Professor Hanley. Others are Professors C. H. Carruthers, of McGill; John S. Kenyon, of Hiram; G. P. Krapp, of Columbia, and G. Oscar Russell, of Ohio State.

The movement originated through the efforts of the Linguistic Society of America which felt the urgent need of recording the spoken language in North America. With the growth of the public schools and increased after-communication provided by the automobile and radio, the spoken language is being rapidly standardized. Before long, it is felt, many dialects will become extinct and lose much of their original individuality.

The proposed linguistic studies will record some of the most persistent traits of a group of people, which will prove of significance to the historian of language, of migrations and of population.

France already possesses such an atlas and similar ones have been prepared in Germany, Italy and eastern Spain and are now being published. Inasmuch as the technique of recording human speech by mechanical means has improved so rapidly in recent years, especially in America, it is possible to attain an efficiency of 90 per cent., as compared with the 40 per cent. of the days before electrical recording was developed.

Present plans call for a collection of approximately 50,000 phonographic records of the language as spoken in the United States and Canada. These will be similar to the ones produced by Professors Harry Morgan Ayres and William Cabell Greet, of Columbia.

The spoken English of all parts of the United States and Canada will be investigated, including that of the foreign-language areas, such as the German settlements in Pennsylvania and Wisconsin, the Scandinavian in Minnesota, the Italian in New England and the Spanish in the Southwest. Field workers will be sent into from 500 to 1,000 representative communities in the various sections of the United States and Canada.

Although the plans call for extensive and thorough investigation of the dialects, Professor Hanley expects the atlas and phonographic archives to be completed within a decade. The German atlas has been in preparation for more than fifty years, indicating the scope of such a project.

THE great Columbia Icefield in the Canadian Rockies contains approximately an area of 110 square miles of ice and snow and lies at a

mean altitude of from 9,500 to 10,000 feet above sea level. It discharges about twenty alpine glaciers, many presenting beautiful icefalls. These form the headwaters of the Columbia, Saskatchewan and Athabaska Rivers, flowing respectively to the Pacific, Atlantic, and Arctic Oceans. This remarkable icefield is shown on sheets 21, 22, and 23 of the map of the interprovincial boundary between Alberta and British Columbia, published by the Topographical Survey, Department of the Interior, Ottawa.

The New York World mentions the firm of Bee & Blank, "publicity advisors to Colonel Lindbergh." We suppose its connection with this famous client must bring the firm a tidy bit of publicity.—Detroit News.



They
had no
Banks

IN pioneer days trade was chiefly by barter—the early settlers had no banks; the trading post gave them credit or kept their money for them.

The coming of the bank filled an urgent need in every community, and to-day the wise farmer, business man or private individual keeps his money in the bank and makes full use of the many services it has to offer.

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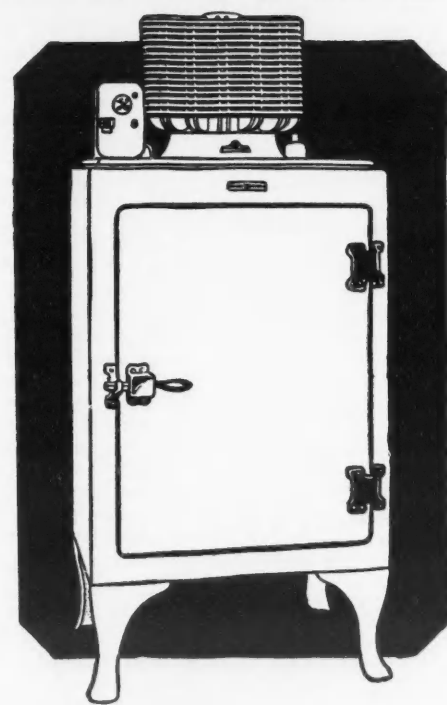


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People and Events

Conducted by The Flaneur

The Flower of Gold

THE English are proverbially fond of flowers and flower lore. It was found, during the Great War, that wounded English soldiers talked of their gardens and their longing to see again a little patch of lavender or a favourite rosebush. Hence, one is not surprised to find in an English magazine a discussion of the marigold. Was the Greek gold flower our sunflower, or the marigold? Is the query of a London editor. Clytie was in love with the Sun God, Apollo, who, alas, did not return her love. All day long she sat on the ground, her face turned always to the sun, until her limbs were rotted in the soil and her face became a flower.

The poets, Hood and Moore, have taken it to be the sunflower into which she was turned, but as the marigold grew wild and in great profusion in Southern Europe and the sunflower was not introduced there until much later by seeds sent over by the Pilgrim Fathers, the marigold is the more probable.

The Tudors called the marigold "souvenir" and sentimental ladies used to make up posies of it, together with heartsease, to give to their lovers as a proof of constancy. The extreme brightness of the marigold made it unpopular for a time with those who preferred subdued blooms; but, of recent years, it has enjoyed a high degree of popularity. Ever since the war and the long reign of dark colours, the world seems to have been anxious for bright tints in flowers and fabrics. Shakespeare sometimes called marigolds "May buds," a contraction for Mary buds, because in his time there was a legend that the Virgin Mary used to wear marigolds in her bosom. To Chaucer, these bright flowers were "goldes", a name by which they were known in Stuart times.

Beautiful Mexico

THE world is slowly awakening to the fact that the country of Mexico has extraordinary natural beauty. We have been so accustomed to think of Mexico in political terms, as a land of revolution, with a strong flavour of assassination, that we have not considered her gardens and her spreading fields.

The United States ambassador to Mexico recently left for the Five Power Naval conference in London, whereupon the "Herald Tribune" of New York published several interesting comments on the gentleman. There was a hint that Mr. Morrow was not so popular with the American Colony as his predecessor, for the reason that the latter consulted the individual American interests rather than the general amity. Mr. Morrow made no secret of the fact that he has become deeply attached to his picturesque home at Cuernavaca, capital of the State of Morelos. Cuernavaca, according to Mr. Morrow, is an earthly paradise, to whose beauty, Pancho, an architect of genius who can neither read nor write, has contributed much of Spanish charm. Those who have

heard Mr. Morrow on the subject of his Mexican home are almost persuaded to emigrate.

Sir Hubert Herkomer

THE fame of artist or actor is so brief a notoriety that many have already forgotten Sir Hubert Herkomer, who was a prominent artist in England in the nineties. As may be surmised from his name, which was really von Herkomer, the artist was not of British birth. He was a native of Bavaria and was born in 1849. He came to England at an early age and soon made his way to the front rank of artists. In 1883, when he was only thirty-four years of age, he founded a school of art at Bushey, and in 1885 became Slade professor of fine arts at Oxford. He probably had more English and foreign distinctions conferred on him than any other artist of his time. Among his best-known pictures are "The Last Muster", "On Strike", "The Guards' Cheer". Sir Hubert had marvellous gifts as a portrait painter, and his stories of the various men who sat to him are highly interesting, he says of his experiences:—

"I think the queerest sitter I ever had was Lord Tennyson. He objected on principle to being painted, and I was smuggled into the house, leaving my luggage at the hotel, as very likely the end of all the blandishments on the part of his family might be a blank refusal. While I sat talking with Hallam Tennyson, his father came into the room, learned my name and my business, sat down and for some time made absolutely no remark—rather an unpromising beginning. But, at last, he asked where I was staying, and had my luggage sent for; that meant that he had been thinking the matter over, and that the battle was won.

"Just as I was going to turn the light out in my room, there came a knock at my door. Who should it be but Tennyson, thrusting in his great head with the enigmatic remark: 'I believe you're honest. Good night.' It rather sounded as if he had been in some doubt whether I meant to decamp with the silver."

Herkomer was an egregious egotist and, like most conceited persons, was intensely interesting when started on his favourite topic. He was very proud of his gorgeous house at Bushey and was always promising to invite his students to see it—but did not do so. One of his peculiarities in the furnishing of Bushey was that he would not have any two spoons alike. He was a man of versatile gifts, and declared that he had written a great play. This play, like many another masterpiece, did not see the light of print and was not produced on any stage. Sir Hubert, however, proceeded to talk about his dramatic ability until he almost convinced himself that he was a gifted playwright. Anything less like the conventional professor could not be imagined than Sir Herkomer who always insisted on a costume of light tweed, and who also insisted on a loose flowing tie of lemon-coloured silk. He was a picturesque personality, and a great artist.



AGAIN IN THE NEWS
Eamonn De Valera, Irish resurgent, who is endeavouring to raise \$500,000 in order to establish an Irish National newspaper in the United States. He is shown above at a linotype machine in a Chicago newspaper office.
—World Wide Photo.

THAT admirable speaker, General Smuts of South Africa, was highly esteemed by Canadian audiences, but seems to have been misunderstood in New York. The General lightly referred to the negroes as "most patient of animals", and found that his merely scientific use of the term was taken for contempt. In spite of the General's explanation, a conflict raged, and the eminent visitor, when asked for further remarks, said briefly: "I shall ignore it all. Life is too short."

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TRIES FOR NEW AUTO SPEED RECORD
Kaye Don, English racing driver, who will attempt to better Sir Henry Segrave's record of 231 miles per hour over the Daytona Beach course, Florida.
—Wide World Photos.



SATURDAY NIGHT

WOMEN'S SECTION



TORONTO, CANADA, APRIL 5, 1930



Photo shows Lake Papineau, cupped within the Laurentian Mountain chain in the newly established recreation land, Lucerne-in-Quebec. Lake Papineau is 12 miles long and 2 miles at its widest point. It is one of more than 50 lakes in the 80,000 acre resort—waters that have been guarded as private fishing reserves and that have been rarely visited by anglers. These lakes, it is said, offer some of the finest trout and bass fishing in Canada.

THE PLAGUE OF CAMERITIS

by P. O'D.

ONE of the less pleasant of the minor indications of the authentic presence of spring is the annual outbreak of what might be described as cameritis, the disease of taking pictures. In another few weeks wherever one turns one will see people pointing loaded cameras at one another with a recklessness which calls for restrictive legislation. Judging by some of the results it produces, a camera can be nearly as lethal a weapon as a bird-gun. Something ought to be done about it. I am not suggesting that attempting to take a likeness should be made as serious an offence as attempting to take a life, but shooting is shooting, whether you do it with an isochromatic lens or an automatic pistol, and no one ought to be allowed to run amuck with one any more than with the other. It's up to our legislators—they have stopped a good many more innocent things. At least, they ought to restrict the business. A system of licenses, as in the case of deer-shooting, with a limit on the number of friends you may bag in any one season, would help a little. Certainly there ought to be a limit to the number of times the same unfortunate friend may be bagged.

I am not trying to give the reader the impression that life is made miserable for me by the camera-fiends who lie in wait to snap me as I walk abroad, or who hold me up at the entrances of public libraries or such other public houses as I may from time to time have occasion to visit. Not at all. But I am none the less a sufferer, as almost everyone else is in the gladsome springtime, when the days are long and the sunshine is actinic, and friends and relatives with cameras prowl about stalking their prey.

It wouldn't be so bad if they would only shoot from ambush without fuss or warning, and say no more about it. But they are never satisfied to do that. They always insist on posing their victims, lining the poor wretches up with the horrid thoroughness of gunmen who have learned their trade in Chicago. And having got you there, they fiddle about with the various thingamajigs on their camera, setting scales and diaphragms and shutters and heaven only knows what, while you stand on one foot and then on the other, and the sun brings tears to your eyes, and your smile becomes more and more like the one with which a man tells his dentist that it's a funny thing but the tooth stopped aching just as he came in the door, and he doesn't think he'll have it out today.

Then, just as you begin to think that the dreadful business is finished and done with, and that you are free once more to be your simple, unpicturesque self, under no compulsion to look any pleasanter than you feel, they discover that they forgot to pull out the slide, or had the camera set for fifteen feet instead of fifteen yards, and the whole ordeal has to be gone through again. Those are the moments when one thinks thoughts which should cause a really sensitive film to burst into flame.

AND now a new terror is brought into amateur photography—for the subjects thereof—by the vogue of the movie-camera. It used to be that a moving-picture camera was a huge affair on stilts, requiring a couple of men to move it about and a highly trained expert to work it. Not being a race-horse or a prize-fighter or a beauty queen, I never had much occasion to worry about what such a camera might do to me. No one ever suggested that I ought to walk up and down in front of one and make a few appropriate gestures. But now movie-cameras are made so small and handy that they are no more trouble to tote about than a pocket-flask, and the price has been brought so low as to put them within reach of people as indigent as myself. Almost anyone can buy 'em and carry 'em and work 'em, and the countryside every fine afternoon will be spotted with little amateur Hollywoods going full blast.

Personally, I have no objection to the career of a movie-actor, in spite of the moral dangers involved. I'd be willing to risk even these, though naturally I feel that there ought to be some compensation—say, a couple of thousand a week. But not for nothing—not unless the moral dangers are more than usually attractive. And I have a dreadful conviction that taking part in amateur movie-theatricals is not likely to be half as perilous to one's eternal salvation as singing in a church choir.

My only experience of the movie-camera so far has

not been very encouraging. It was at a picnic by the seashore—you know, one of those jolly picnics where you get very cold and very wet, and then very much colder trying with numbed fingers to fasten intimate garments which refuse obstinately to button, and you spend the rest of the afternoon in the endeavor to restore the circulation to normal. Sometimes, however, the process of restoration is very much assisted by liquids of a high thermal efficiency. That part of the business is not too bad.

Well, after we had all wandered off discreetly behind gorse-bushes to disrobe—incidentally gorse-bushes, though seemingly to the eye, are not the pleasantest things to disrobe behind. Not unless you have the sort of skin which has made the rhinoceros famous. And I haven't, as I was reminded several times when I backed inadvertently into the one which sheltered me from prying eyes. In fact, I decided to take a chance on the eyes, and moved well out into the open. However, we all finally managed to get into our swimming clothes with no very flagrant breach of decorum, and advanced shrinkingly upon the beach. The shrinking was due in part to a modest consciousness of the extremely abbreviated character of our garments, but rather more to our consciousness of the frigidity of the northwest wind which blew remorselessly upon us.

It was then that we found our host waiting for us. He was fully dressed in his ordinary clothes—the cheater!—and he carried in his hand an oblong black box. My heart sank when I saw it, for I knew it to be the infernal machine it was.

"It just occurred to me it would be rather jolly to take a cinema-film of you," he said. "And now if you would all get together there and . . ."

First of all he made us line up and dance, something after the fashion of a well-trained chorus prancing down to the footlights. As we weren't a well-trained chorus, we had to do it over and over again before he was satisfied. Then we had to run races—not too fast, for he wasn't quite sure just how speedy his miserable lens was. Presumably the effect was intended to be rather Greek—graceful forms leaping joyously in the sunshine against the background of the tumbling surf. But probably when they did that sort of thing on the sacred shores of Hellas, it was a nice warm day. Probably, too, the sands were not sown thick with shells and nice round pebbles about the size of a walnut.

I don't know what I looked like to the others, but they certainly did not remind me of a frieze of the Parthenon—not that kind of freeze, anyway. And as for the joyous leaping, they might instead have been a party of mediaeval suspects hopping in agony across the red-hot ploughshares in one of the tests of innocence which the jovial judges of those days used to devise. Though personally, I would almost have welcomed a red-hot ploughshare—it would at least have been warm.

I didn't mind the dancing and the running so much—they helped to keep one from shivering to death. The really dreadful part was standing around waiting while he was trying to make up his mind what to get us to do next. And all the time the wind blew colder and colder, and the scarlet and lavender spots on our skin merged slowly and dismally into the sort of purple which is produced by acute apoplexy. Pious people who have doubts about the moral effect of mixed bathing—what I really mean to say is, pious people who have no doubts whatever about its immoral effect—should have had a good look at that party. Not that the ladies were entirely lacking in feminine allurements—certainly not when the party began. In fact, it occurred to me that a couple of them were pretty, and one was a distinct peach, and I had looked forward with a decorous eagerness to swimming in the same wave with them, in the hope of being called on to rescue them from a shark or a lobster or something—one of the other lobsters, preferably. But after we had stood about in that icy blast for twenty minutes or so, I felt the desire growing on me to go away to some desert island and never look upon human beings again—not unless they had a lot of clothes on.

FINALLY our host had the brilliant idea of getting the gentlemen of the party to wrestle with one another—he seemed to think that this would produce scenes full of action. So far as I was concerned, it did.

The opponent he selected for me was a rather thick-set person with especially thick arms and legs, who entered into the business with the ferocious energy of an offended grizzly. His one idea of wrestling was to pick the other man up by the waist and fall on him. It was a good, effective idea—much better than any of the ideas I had—and in about two seconds I was lying on my back on the sand, quite bereft of any sensation, except the numbed conviction that I was an icicle and had been broken in seven pieces.

"Capital!" said our host, "but I'm afraid you were a bit too quick. I didn't quite get it. Would you mind doing it over again?"

But I didn't do it over again. I had made up my mind that I wouldn't do anything at all but lie right there and wait for the tide to come back and drown me. And I prayed fervently that it would catch all the others and drown them, too—especially my host, only drowning seemed too good for him. Later, however, when I had managed to get a little breath back into my lungs and to crawl into my clothes once more, I became less harsh in my judgment of him. After all, the wretched fellow meant well, and it is, I suppose, a kind of compliment that people should wish to take pictures of you. Besides, it was very difficult to remain really hostile to a man who had so many Thermos bottles and such splendid ideas about what to put in them. But I haven't entirely forgiven him, and so far I have successfully evaded all his invitations to go and see projected the film he made of us.

"My dear old chap, you are perfectly priceless in it," he assured me. "You will laugh till you cry when you see yourself. Everyone else does."

But I have no desire to see what sort of movie-comedian I am. I have my own ideas on that subject, and I'd rather not verify them. I want to keep some shreds of self-esteem.

The only pictures of myself which I take any pleasure in looking at are those in which a very skilful and ingenious portrait photographer has made me look as much as possible like someone else. And it is really amazing what these fellows can accomplish. Feeble blobs of noses are made Napoleonicly aquiline, goggle eyes are straightened and filled with a yearning profundity of expression, chins which melt away into the collar are brought masterfully forward—and all by dint of artful lighting and focussing and a certain amount of judicious retouching.

The whole trick with most faces seems to be to know how much of them to leave out, thus reducing the chances of the various features quarrelling with each other. Perhaps that is why my own pictures usually depict a creature with one eye and half a nose emerging slowly from a thick brown fog, through which you catch a fleeting glimpse of his chin and one ear. The result may not be a speaking likeness, but the effect is a lot more impressive than what is revealed by the harsh and naked light of day. And I am all for impressiveness, whether the pictures are like me or not. Besides, one can always sign them, so that the people who get them will know whom they're supposed to represent.

The photographers of London are, I suppose, very much like the photographers of most other great cities, but there is one respect in which they surely have the rest of the world badly beaten, and that is as letter-writers. They are the most accomplished and persistent epistolarians I have ever had any experience of. Where and how they get your name is their own secret, but get it they do. And the first thing you know your morning mail is full of coy invitations to go and get yourself mugged. And these letters are very alluring performances indeed. For one thing, they are always written on such nice note-paper—usually with the Lion and the Unicorn in the corner and the announcement that the photographer has been appointed to take the portraits of the Royal Family. So far as I can judge from the number of letters I have seen with this distinguished device, the King must have almost as many official photographers as Doug Fairbanks.

The letters are always very tactfully, not to say flatteringly, worded. They point out that a more than usually brilliant London season is just beginning, and hint that you will, no doubt, require a new set of photographs in connection with the important social functions which you will be attending, such as royal garden-parties, King's levees, and presentations at Court. There

is something very soothing about all this, even though the only kind of court at which you are really likely to be presented, is the kind where they give you ten dollars or thirty days.

IF THIS fails to lure you into trusting your features and several guineas to their care, they next write you to the effect that they have recently developed a new technique or some very special process in their camera studies and they are very anxious to try it on you. They leave you in a pleasing confusion as to whether they have selected you for the purpose on account of your high social standing, or because you have the sort of face which photographers naturally delight to record. Of course, the invitation might also represent their conviction that if the new process could do anything with a mug like yours, it must be absolutely bomb-proof. But this explanation is not likely to occur to you—not till you see the pictures, at any rate.

These letters always conclude with the assurance that they are not equally trying to sell you any photographs, though naturally if you insist on ordering two or three dozen, they will see what can be done about it. Their real object is simply the pleasure of having your features among their archives, and it won't cost you anything but the trouble of telling your chauffeur to drive you around to their studio. They will even present you with a print of each pose, quite free, as a souvenir of the occasion.

It is a very cold or sophisticated fish that can resist so tempting a bait dangled alluringly in front of his saucer eyes. But if you still prove obdurate, they have one final stratagem, one conclusive cajolery, which seldom fails to sink the hook well in back of the gills. You get a brisk, even brusque, note stating that they require your photograph for purposes of publication, and would you please call at your earliest convenience—it will not be necessary to wait to make an appointment.

That does it. You grab your hat and you rush right over in a panic lest your picture should be late for The Sketch or The Tatler. And you find yourself in a handsome room whose walls are covered and whose tables are piled high with portraits of dukes and countesses and prominent politicians—with a few popular actresses thrown in to raise the general average of good looks. And the Prince of Wales! He is always there, with that wistful, resigned expression which may be due to cares of state, or merely to the thousands of times he has been tactfully requested to look pleasant.

Of course, a great many very ordinary people get their pictures taken by these photographers of the elect. The eye of the camera gleams impartially on the just and the unjust, and the just arrived. Commoners may be commoner, but they pay their bills, while members of the peerage have an aristocratic way of considering their patronage a sufficient reward in itself. They pay with prestige, so to speak. And photographers must live on something more substantial. But they don't spread the pictures of us humble folk about the place. It may be snobbish, or it may be simply that we buy all the pictures they do of us, being the bores that we are.

Of one thing you can be quite certain, and that is that, having got so far, you buy. There may be people with sufficient nerve to tell the photographer to send the free copies around when they are ready, and to please let them know when and where their portrait is published, but I have never met or heard of them. The rest of us tamely order a dozen or so. And then for weeks to come we buy armfuls of illustrated papers in the hope of seeing the picture which never appears—if anyone really wanted it, it was probably Scotland Yard. We are also kept busy sending expensive portraits of ourselves to relatives who hadn't thought of us for years, conscious that the only result will be to revive their ancient dislike of us. But if you've got a lot of photographs of yourself, you naturally have to do something with them, and the safest way of ensuring that you'll never have to look at the wretched things again, is to send them to relatives.

Many foreign visitors to this country bring their own motor-cars with them. But they use our roads, point-duty policemen, petrol pumps, and pedestrians.—*London Opinion.*

Are your feet
OLDER
than you?

Give them this
COMFORT
and you give them
YOUTH

It sounds strange—doesn't it? But it is obviously true: tired, aching feet—feet that dislike to be active—can age a young body and a young face.

Women today know that shoes can be a beauty help—yes, even a beauty "treatment". And these women are turning to Cantilevers.

Why? Because in Cantilevers they find freedom from foot pains. They find step-by-step comfort.

Walking in Cantilevers becomes a real beauty treatment; the foot muscles can exercise with every step, weak arches become strong again. The flexible Cantilever shank supports the arch—without binding or restricting the foot. You walk on resilient, flexible leather—not on hard, crutchlike steel. The foot has ample room in the shoe—yet so skillfully are Cantilevers designed that the shoe always looks graceful—slim—pleasing.

For Cantilevers, being modern, must, of course, be smart. The new Spring styles are particularly attractive. They have been designed under the supervision of a well known style expert. They offer some new and unique comfort improvements. Come in and see the new improved Cantilever!



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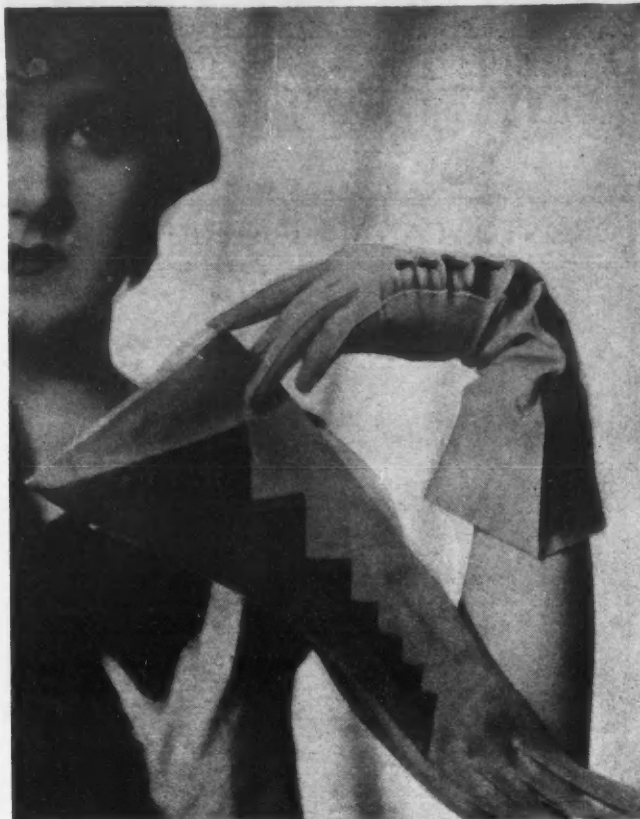
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The town of Plunkville has a regulation against bare legs on the street. Flesh-colored hose were a problem. They solved that nicely by watching for the seam. Then came seamless hose.

"How can I tell whether these girls have bare legs or not?" was the plaint of a policeman on guard. "Pinch 'em," was the only suggestion he got.—Louisville Courier-Journal.



GLOVES ARE LONGER
The new length in gloves. These are in tan and beige with an angular design applied in tan.

Matters of Bridge Whist Club Tournament at Toronto

By HENRY LAWSON

THIS series of Bridge discussions is interrupted this week in order to report some of the outstanding events of the Auction Bridge Tournament staged by the Toronto Whist Club. Games were played at the Royal York Hotel in Toronto and began on Tuesday March 18th, and continued until Saturday, March 22nd.

All the events were well supported and from 50 to 100 players gathered every day throughout the week to compete in this important event. The genial President of the Toronto Whist Club, Mr. A. J. Young, guided the Tournament from stage to stage while Mr. B. M. Woodward of Toronto handled the technical manipulations with speed and precision.

Out of town players were present in considerable numbers and provided keen competition, in fact, two out of town teams walked off with the major trophies. Among the players who came to Toronto for the Tournament were Mr. and Mrs. C. W. Nokes of Cleveland, Dr. and Mrs. Jupp, Miss Millman and F. G. Slater of Woodstock, Dr. William J. Brown, Professor Arthur Woods and Dr. Alan Skinner of London and many others including strong teams from Goderich, Brantford, Hamilton and Paris.

Considerable interest centred around the playing for the trophies for teams of four. These two major events took place on Friday and Saturday evenings. The Friday evening game for the Ontario Challenge Cup brought together seven strong fours.

This Cup, which is up for competition for the first time this year, is a splendid trophy donated by the Toronto Whist Club for competition by Ontario teams of four players. It is to be played for annually, the winners of the annual tournament to be so designated and to have their names inscribed on the base of the trophy. The team holding the cup may be challenged, not oftener than once a month, during the following years by any Ontario team of four.

Seven teams competed on Friday evening for the honour of being the first winners of this Ontario Challenge Cup. The Toronto Whist Club generously decided to enter only one team and their four was selected at a preliminary event at the Whist Club. This was to have been the only Toronto team entered but as it was found that this would mean a six table game, a team from the Ontario Club was added to make the odd number.

At the conclusion of the play the team from London was declared the winner by a margin of half a point over the Toronto Whist Club four. The London team consisted of Arthur Woods and Olaf Rehnitzner, North and South; Dr. Brown and F. G. Slater, East and West. Their score was 13½ points. In addition to winning the trophy, Woods and Rehnitzner had the top score for North and South and each of the winning four received a handsome silver serving tray as a special prize.

At the conclusion of the play for this trophy the Woodstock Team intimated that a challenge would be forthcoming immediately for a game for this trophy within the next month.

On Saturday evening the play for the Windsor Trophy took place. This is an annual open event to teams of four and fifteen teams entered. The play for this Cup resulted in a win for the popular Goderich four, consisting

of, North and South, P. F. Carey and Dr. A. C. Hunter; East and West, T. R. Paterson and C. F. Chapman. Once again the margin of victory was but half a point and once again the Toronto Whist Club four took second place. The winning score was 17½ points.

The Goderich players played consistent Bridge throughout the evening on both sides to take the trophy. Hunter and Carey took second place North and South and Paterson and Chapman, second place East and West. The Toronto team of four which took second place was composed of J. W. Jacobson, D. A. Macdonald, F. C. Fletcher and H. B. Hatch.

All through the week's play numerous events for pairs took place. These included Ladies Pairs, Mixed Pairs, Men's Pairs and Open Pairs. There was also a special aggregate prize.

Some of the winners of these events were as follows: Ladies Pairs, Mrs. Cromarty of Toronto and Miss Millman of Woodstock; Mixed Pairs, Mrs. E. G. Scott and V. O. Matchett both of Toronto, Men's Pairs, D. A. Macdonald and W. H. Gunn, also both of Toronto.

All of these events brought out large entries and in most cases necessitated dividing the groups into two sections. Some excellent playing was noted and some interesting situations developed. Space does not permit at the present time of detailing any of the hands but many of these have been noted and will be given from time to time.

The Toronto Whist Club is to be congratulated upon the splendid way in which all events proceeded and upon the speed with which the returns on the various games were posted. In fact, all arrangements in connection with the Tournament were admirably carried out. The only criticisms which could be made are due to late arrivals holding up the commencement of the games. This is, of course, the fault of the players themselves and every effort was made by the Whist Club Officials to have the games started on time.

Further Tournaments this Spring will take place at Brantford, Woodstock and Niagara Falls. The first of these is the Woodstock Tournament which will occur about the middle of May and will no doubt be a popular event as usual. It is understood that a number of American players will be present at the Woodstock Tournament this Spring, including a number from Cleveland. Another event which will have an international character will be the Niagara Falls Tournament which will be played in June.

Harmon writes a high-brow hand,
A hand aristocratic.
How plain is Harmon's signature!
How virile and emphatic!

Saunders writes a sorry scrawl,
A scrawl that looks terrific,
A kind of crude cuneiform
Or, scrambled hieroglyphic.

Harmon's graceful characters
Have a soft and subtle shading,
Which he, a struggling shipping clerk,
Wastes on bills of lading.

Saunders' signature looks like
The laundry marks on collars—
But any bank will honor it
For twenty million dollars!

—Arthur L. Lippmann, in Life.



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Choosing the finest characteristics of the Adam vogue, fusing them with modern inspirations and the magnificent beauty of rare cabinet woods, McLagan designers and craftsmen have achieved a masterpiece—an accomplishment portraying those distinguished marks responsible for the significance of the name McLagan in its association with fine furniture.

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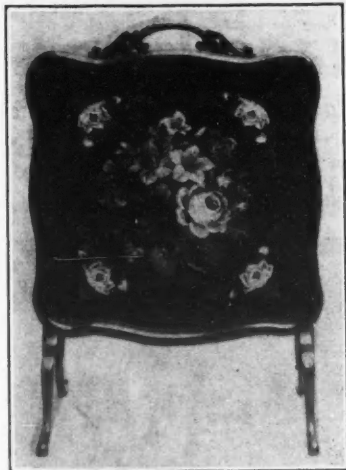
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THE ROYAL FAMILY OF THE NETHERLANDS
Queen Wilhelmina, with the Prince Consort, Prince Henry, and their
daughter, Princess Juliana, and the Queen Mother Emma.
—World Wide Photo.

The Serving of Simnel Cake

By EMMA D. SCOTT

AN OLD English custom which is still adhered to in many families is the serving of Simnel Cake on Mid-Lent Sunday. This particular Sunday, known for centuries as "Mothering Sunday", owes its name to a custom which prevailed in families; that all the children should come home for dinner on that Sunday and that the day should be observed by bringing some sort of gift for the mother. In celebration of the day, feast dishes were prepared and this rich plum cake in particular had a place of honour.

There is some doubt about the origin of the name, as the many pleasant legends clinging to the cake testify. On the whole the most probable is that it takes its name from the Pretender to the throne of Henry VII, Lambert Simnel who was actually crowned in Dublin castle with great pomp and ceremony but who came to an ignominious end as cook in the royal kitchens. Some say that the cake was originated by the father of this Simnel during the brief period when his son wore the crown, but this seems improbable as the father was a joiner; and however talented a joiner may be at his trade, it is little recommendation for culinary skill. On the whole, we may take it that the handsome and ineffectual Lambert who, liking the good things of life and finding himself in command of royal stores in the matter of eggs, butter, fine wheat flour (then a luxury), imported raisins and such like, experimented to his heart's content and that his most successful experiment found such favour with the king that he passed the recipe around amongst his courtiers and expressed a wish that the cake might be used on the Lenten feast day.

A modernized version of this cake for households which have not access to the unlimited butter and eggs nor to the numbers of servants in royal kitchens, is given below. Originally the cake was boiled quite a long time and then baked. Then it was brushed over with beaten egg to give it a glaze, (and a stony exterior) and sometimes covered with almond paste. The process was long and tedious,

and a good part of the cake was wasted as the crust was so hard that modern teeth at least could not conquer it. This modern cake is in taste and flavour sufficiently like the original to be served on this Sunday and is always enjoyed.

SIMNEL CAKE

Beat to a cream 6 oz. of butter with ½ lb. of sugar. Weigh eggs until there is half a pound of them and add them, one at a time, beating the mixture between them. Now stir in 7 oz. of currants and raisins mixed, 2 oz. of mixed peel and ½ lb. of sifted flour. Put half of the mixture in a lined cake tin, add a layer of almond paste and another layer of cake and bake in a rather slow oven about one hour and ten minutes. For the almond paste: Mix 3 oz. of ground almonds with 6 oz. of sugar and 1 egg to a stiff paste. Roll out to the desired size.

THE unique contest sponsored by the Photographers' Association of America is creating wide-spread interest. This contest is open to any resident of the United States and Canada and its purpose is to discover from photographic entries the loveliest mother and the most attractive child on this continent. The judges are the two noted American novelists, Mary Roberts Rinehart and Fannie Hurst, and Mr. Charles Aylett, of Toronto, president of the Photographers' Association. The prizes total \$20,000 cash and permit of 444 winners. The first international award for the loveliest mother is \$1,500, and a similar amount is set aside for the most attractive child.

Entry blanks may be received from the Photographers' Association of America, Contest Department, 2258 Euclid Ave., Cleveland, Ohio. The contest closes midnight, May 10th, 1930.

A joyous event had taken place in the home of the film-producer.

"Here is the son and heir, sir," said the nurse, smiling coyly.

The producer gave it a perfunctory glance. "Sorry," he said absently, "not quite the type!"—Tatter.

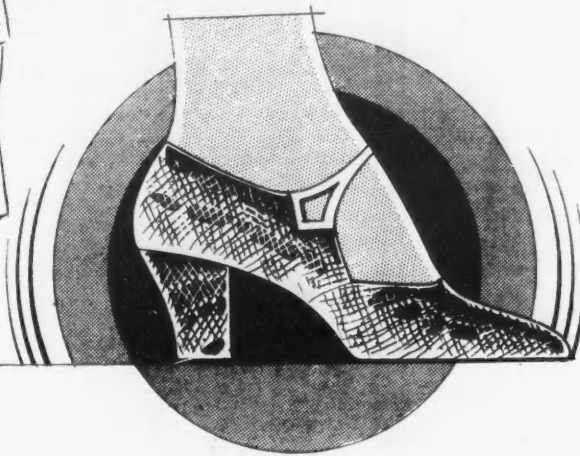


CREAM FLANNEL TROUSERS

Beach ensemble of the Chinese type for the sportswoman which features cream flannel trousers. It has a tuck-in blouse and a light blue girde belt which matches the bandana. The coat is trimmed with Turkish towelling.



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Makes these very smart shoes of
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Shoes that so skilfully combine grace . . . and style . . . with that all-important feature . . . comfort! . . . In this art the Swiss shoemaker is a genius . . . The original of our sketch, one of the many new Bally arrivals in our shoe department, has the new slender Cuban heel—equally suitable for walking or more formal wear. It's obtainable in mode-beige—or grey watersnake.

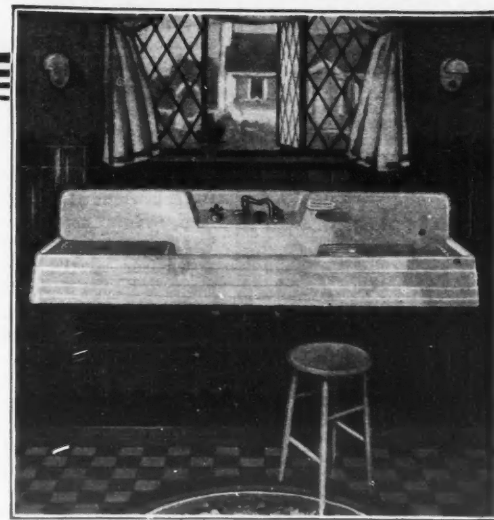
\$16.50 the pair

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For there, thought yields convenience . . . taste, pleasant surroundings to lighten the burdens of routine work.

And because changes cannot be easily made, and replacements are expensive, economy over a long period of time must be taken into consideration.

It is seldom one has the opportunity this Crane Corwith sink offers of serving all these diverse ends at one time.

But from a view-point of practical use it presents every convenience.

On its ample double drainboard can be performed countless tasks that have required running from sink to kitchen table.

In its 8" deep, oversized well there is no lack of room for dishwashing, and no need for a dishpan either. At touch a lever automatically stops the drain and holds washing water in the well.

A hose and spray make vegetable washing and dish rinsing as easy as they make it effective.

To keep it spotlessly clean requires a minimum of effort. Its ware is enameled iron, and can be had in regular or stainless style. The fittings are chromium plated, impervious to scratches and tarnish.

Best of all, these conveniences have been molded by Crane designers into a fixture of distinction.

From the apron all monotony is banished by a series of sculptural, set-back planes. Grace is added by placing the gleaming fittings in a sloping recess.

But to learn all the advantages a Corwith sink will bring into your kitchen, talk to your plumbing contractor. He can speak with authority on its utility, and on the lasting excellence of the material that it is made from.

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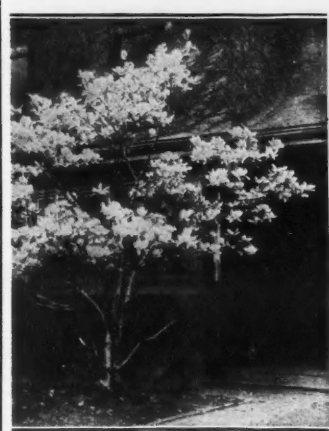
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Here is the greatest improvement ever made in toilets. A one-piece unit, instead of separate tank and bowl... and a new, centrifugal flush which cannot be heard outside the bathroom.

In this new T-N toilet, reservoir, bowl and pedestal are moulded in one piece of high grade white china. It is extremely compact, and stands only 20 inches high over all.

The price places the T-N within easy reach of every refined home. Your nearest plumber will give you full information.

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Factory: GALT, Ontario.

HOUSE AND HOME

YOUR OLD FAMILY FURNITURE

BY W. BREDED GALBRAITH
ARCHITECT

JUST one hundred years ago, on a fine morning in the early spring of 1830, a small wagon trundled along what was little more than a wagon track, now a part of Highway No. 2, near Napanee. It was drawn by a rather decrepit old horse and accompanied by a young chap in much worn sailor's garb. On the wagon were a few pieces of exquisitely carved walnut furniture, the product of this ship's carpenter's labor in port, during the winter months, and which

Prince of Wales, afterwards King Edward VII, was to visit the young colonies of Lower and Upper Canada the following year. The patriotic citizens of Kingston intended to give him a royal welcome. They secured for his use one of their most charming Colonial homes as the most fitting abode during his anticipated brief visit and, for such an auspicious occasion, this furniture was being made for the Prince's personal use.

One of the outstanding pieces was the sideboard shown in one of our illustrations, the carving on which

the real beginning of industrial growth.

Many of our readers have cherished family heirlooms, such as this sideboard and other pieces of which the writer is the fortunate possessor. Some of these pieces of walnut, rosewood, oak, were brought to Canada by their grandparents or great-grandparents. In Ontario, many fine pieces were made at the busy Lake ports of Kingston, Belleville, Napanee, Bowmanville, York (Toronto), Newark (Niagara-on-the-lake) by ships' carpenters, some of whom were real artists,



MADE IN KINGSTON PENITENTIARY IN 1859

This piece exemplifies some of the fine wood carving produced in Canada before the days of furniture factories, one of the pieces made to furnish a home for the Prince of Wales, later acquired by John Breden of Kingston and now in the possession of the author, W. Breden Galbraith.

he was peddling around the country.

Stopping under the shade of a clump of walnut trees, he left the horse grazing in the centre of the road while he went into a small Colonial farmhouse, set well back from the roadway, shortly reappearing with the farmer and his wife. After some bargaining, in which they in turn carefully examined the furniture and discussed the clump of walnut trees, a bargain was struck. The farmer was enriched by the possession of a burl walnut table, agreeing to cut down and deliver to the sailor's small shack in Napanee, one of the trees that had been selected on account of a deformity caused by the breaking of a limb many years before. This deformity was in the form of a large, unnatural growth or "burl", from which more beautiful wood was obtainable. Possibly a small amount of cash was involved, in the transaction.

Some years later, in 1859, we picture a scene in the Kingston Penitentiary. Through what misdemeanor, we cannot say, but here our sailor friend is busily engaged on some massive pieces of oak, shaping them by hand from hand-hewn timbers, painstakingly fashioning them, carving and under-cutting, at the same time superintending the work of some of his mates. In 1859, the making of furniture in Canada was all done by hand, even to the planing of boards or planks. On the work being done, no effort could be too great. The

represents more than the labor of one man for a full year. The centre panel shows a lion rampant, surmounted by a knight's headpiece, above which is the head of a hunting dog. Above this coat of arms appears the head of a beautiful woman, in full relief, bearing a close resemblance to the coronation head of Victoria. Several grotesque heads form important parts of the rest of the carving on the back of the sideboard. Below, the centre doors are embellished with grouse, quail, duck and the outer doors with fish, all life size. This piece of furniture is an example of the wonderful work produced in the early days of the industry in Canada.

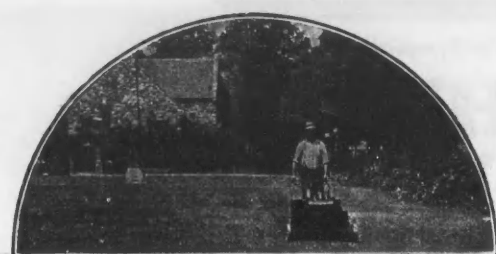
Much of the furniture made for the use of the Prince of Wales afterwards came into the possession of John Breden, Mayor of Kingston, one of the old timers, born in Ireland in 1809 and who came to Canada as a youth, he and his brother acquiring Wolf Island near Kingston, and settling in Kingston, seeing the later pioneer development, the growth of this new country from early in the century until 1892, celebrating the accession of Victoria to the throne, witnessing the rebellion in 1837; he assisted in the election of his friend Sir John A. Macdonald (who came to Kingston in 1820) to Parliament in 1844, and saw the greater development following the American Civil War, the consummation of Confederation and the opening up of Western Canada, and

carving figureheads and cabin ornamentations and who, laid off in these ports during the winter, turned their abilities to the making of furniture, better furniture coming more and more into demand with the gradual social growth in the towns and cities. Some of their work was inspired by the masters of the previous century. Many of them worked alone. Later, two or more might get together and go into the business of furniture making exclusively, or one with greater business acumen would engage a very few others and open up a small shop. One of the earliest of these was John Gibbard who, in 1835, made at first only very ordinary lines, later manufacturing some of the finest. One of the earliest and largest concerns was Jacques and Hay of Toronto, a partnership formed in 1834, Jacques being a carver from England, Hay putting up the capital. Their business grew to large proportions, they having to gradually extend their premises, turning out some of the finest of the early work. To them is given the credit for many beautiful pieces whose origin is hazy and some of which, no doubt, were made by others. Many Jacques and Hay pieces are still extant, made to last for a great many years.

FROM the most simple forms of home-made furniture, used by the early French and later by the early (Continued on Page 20)



THE PENSE HOME IN KINGSTON, FURNISHED FOR THE PRINCE OF WALES IN 1860
This beautiful old Colonial home was specially furnished for the use of the Prince of Wales, later King George VII, on the occasion of his visit in 1860. The sideboard illustrated was one of the pieces specially made.



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HERE is a real labor-saver. A lawn-builder that turns hard work into a pleasant job. Leaves plenty of time for other duties about the grounds. Has the traction mower which irons out the sod while mowing. Provided with simple two-lever control and the dependable air-cooled Ideal engine that is easy to operate.

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The Ideal is made in 14 different models from the junior mower for small and medium sized lawns to the large 5-Unit Gang Mower for Golf Course fairways.

Fully guaranteed. Equipment and parts always on hand.

We have a mower suitable for every class of grass-cutting.

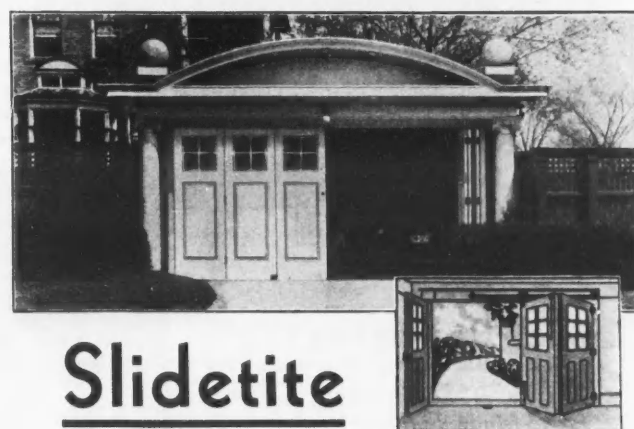
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Operation is important . . . nothing is more annoying than a troublesome garage door.



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Sufficient clearance over the car length is needed to permit folding the doors. Any standard design of mill-made door is suitable.

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Richards-Wilcox Canadian Co. Ltd.

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Frequent shampooing with Evan Williams "Ordinary" keeps the hair lustrously lovely and healthy.
A special shampoo for every shade of hair... at your druggist.
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Evan Williams HENNA SHAMPOO



If you neglect your gums expect "Pink Tooth Brush"!

IPANA defeats gum troubles while it cleans your teeth

THE modern practice of oral hygiene and the present-day conception of what a tooth paste should do, is far different from what it used to be!

Ipana and massage are keeping thousands of families safe from gum disorders, free from dental worries.

Ipana is easy to use, refreshing in taste. With it your teeth are spotlessly white. And your gums become sound and firm, for Ipana tones and stimulates the gum tissues.

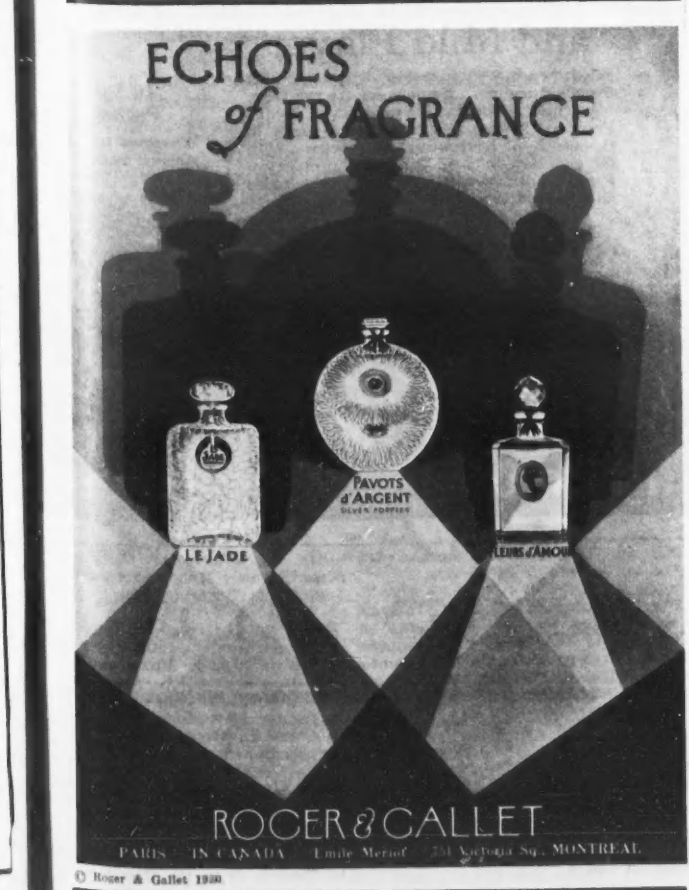
Hundreds of dentists urge the use of Ipana. It is scientifically compounded to care for the gums while it cleans the teeth. It contains zirconol, a hemostatic and antiseptic used by dentists in treating gum disorders at the chair.

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THE DRESSING TABLE

CONDUCTED BY ISABEL DEAN-MORGAN

BOBBED HAIR REQUIRES ATTENTION

WHEN bobbed hair first "came in" some years ago, a favorite argument in its favor was—"It is so easy to care for."

Perhaps it did afford a reasonable excuse for what was deemed in those days an absurd fashion. Those hardy pioneers who paved the way for the universal bobbed head of to-day, required all the excuses and good reasons they could muster in order to meet the storm of ridicule and denunciation and invective which was heaped on their shorn heads. And it is probable that there was more than a grain of truth in their claim at that time. The dressing of long hair was an art in itself in those days, and the time required each day in arranging the coiffure with the aid of dozens of pins and combs was out of all proportion. In fact, it was an exceedingly strenuous undertaking.

It was time required in dressing the hair which furnished a reason for the numerous anecdotes about the impatient husband or escort waiting to escort the fair lady while the "I'll be down in ten minutes" extended to an hour.

However, the fact that bobbed hair requires little or no time in which to be made presentable as one hurriedly dresses for the evening, does not mean that it may be neglected altogether. Every woman will admit that bobbed hair requires more intensive care than long hair ever did.

This is only reasonable, since the beauty of short hair depends so much upon its lustrous sheen, its perfection of grooming, its careful shaping and waving.

It is not such a simple matter to disguise poor health of the hair, and so one must guard it even more diligently than before.

One of the most important points in the care of the scalp and the hair lies in the shampoo. While many women have the hairdresser do this for them, there are even more who prefer to do it at home. Where the condition of the hair necessitates special treatment before the shampoo, it is desirable if at all possible to do it at home. There is more time, for one thing, and the preparations used either before or after have a longer time in which to take effect than in a beauty salon where one is usually limited for time.

It is important that the right kind of shampoo soap be used. There are many prepared kinds specially designed for certain conditions of the scalp. For instance there are fluids that have an astringent effect upon the hair glands in order to control excessive oiliness, while there are other shampoos in which there is considerably olive oil. These are designed for the dry scalp or one that is affected with dandruff.

One of the finest methods of treating hair troubled with dandruff or that is thin and dry, is by means of the hot oil treatment. The longer the oil used in this treatment is permitted to remain on the hair until it is shampooed, the better the results will be.

Place equal parts of pure olive oil and mineral oil in a container of some kind, placing it in hot water to heat the oil. Brush the hair to



SILK AND WOOL SHANTUNG
Two-piece ensemble of silk and wool. Shantung featuring a brocaded jacket. The scarf is a new note in fashions for Spring wear.

remove any tangles, and then comb it into sections—beginning at one side of the head. Dip a small pad of absorbent cotton into the warm oil and then proceed to rub it directly into the scalp. It will be easier to do this if it is rubbed into a small area at a time.

Do this until the entire scalp has been treated, being careful to give extra care at the sides and at the temples where the hair is likely to be thin, and at the top of the scalp.

Wrap the hair in a soft old cloth and leave the oil on as long as possible. The oil will penetrate more deeply into the scalp if cloths are wrung out in hot water, and then applied to the head.

When it is desirable to remove the oil from the hair, apply the shampoo to the hair and rinse it out with warm water. The soap should be rubbed into the scalp vigorously in order that all the oil may be removed. Shampoo and rinse the hair at least three times. One can tell when the oil is entirely removed by the "feel" and a slight crisp sound when the fingers are run through it. A bath spray is almost a necessity in removing every vestige of soap from the hair, furnishing as it does a constant stream of fresh water.

Remove as much of the water as possible and then dry, preferably by hand rubbing with warm lintless towels, at your leisure.

When the hair requires corrective treatment, the tonic or lotion that is being used for the alleviation of the condition should be applied when the hair is dried after the shampoo. The hair and the scalp is at its best then, and is more receptive to the action of the tonic than at any other time. Most tonics have a certain amount of alcohol in them and this assists in closing the pores of the scalp—which is doubly important when one is venturing forth in cold weather after receiving a shampoo.

In addition to the shampoo lotion to which most people are accustomed, there are dry shampoos and liquid dry cleansers, and very convenient they are when one wants a shampoo in a hurry.

There are various powdered dry shampoo preparations made by reputable hair specialists. They are said to contain no soap, but such ingredients as borax, starch, orris root, soda and occasionally soap bark or plain white meal. These powders are shaken into the hair, allowed to remain there for a short time to absorb the oil on the scalp and brushed through the hair to cleanse it. On light colored hair they are quite satisfactory as a substitute, but they are rather difficult to brush entirely out of dark hair, which may look lifeless after such a treatment. However, when oily hair is unmanageable, and the regular shampoo is not convenient, it will help to cleanse both the hair and the oily scalp. It is also stated by some

authorities that heated corn meal will help to rid the hair of oil.

Liquid dry cleansers are somewhat different in their composition. Naphtha, benzine, carbon tetrachloride, or benzol have been used because of their ability to dissolve grease. These are poured over the head and worked through the hair and a second application is applied to further the cleansing and act as a rinse. The effect of the liquids should be tested first by rubbing them on the arm and observing their effects on the skin.

It has been found that oily hair retains a marcel wave longer than very dry hair, also that the liquid dry cleansing process does not in any way harm the artificial wave, so that many women who are troubled with excessively oily hair wait until their hair needs a shampoo; but before they shampoo it they have it marcelled and then give it a dry liquid cleansing to remove the oil one week and the next time they use the water and soap shampoo. This is particularly good when the hair should not be shampooed too frequently and particularly when the water shampoo over-stimulates the oil flow of the sebaceous glands. Cleansing tonics are also recommended for the too oily scalp.

When lemon juice or vinegar are recommended for the final rinsing to keep the hair light in color, it is advisable to add the lemon juice or vinegar to the last rinsing rather than applying it directly on the hair.

The dry hair and scalp need a corrective scalp and stimulating massage to relieve the tension that contracts the pores. The scalp must be kept loose and free from the head. Such tonics should be selected according to the color of the hair, for some contain ingredients that will darken blonde hair.

Correspondence

O.W.—The dry skinned person should use a good cleansing cream, preferably one that liquefies on coming in contact with the warm skin. If the skin is sensitive and soap and water make it feel drawn and taut, use the cream exclusively.

G.H.—If a cleansing cream is used and your skin is inclined to be oily, it should be thoroughly removed from the skin by an astringent lotion. When the skin is quite clean it should be given an application of a lotion that will contrast the pores. If it is very much relaxed the oil skin must be given a treatment that will accelerate the action of the blood which will in turn



A green print dress which features the draped skirt. The dress crosses in front, giving it a long line.

help the skin to function properly. For this purpose several beauty specialists have compounded stimulating herbs, which they make into what is called a cleansing pack. These healing, soothing, stimulating herbs are packed in gauze bags which are supposed to be soaked in warm water or milk.

With one of these the face and neck are to be thoroughly washed after the surface has been removed with a cleansing cream that liquefies on coming in contact with the warm skin.

When the face is rinsed with warm water it will help the pores to contract. In the morning all traces of any of the cosmetics applied to the skin the night before should be removed with a pad of absorbent cotton saturated with a very cold skin tonic, followed by a special astringent for closing the pores.

Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.



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Seek it at the better shops. Know it by its distinguished leatherette boxes and dainty Parisian Compacts.
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PERFUME · ROUGES
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An enchanting ensemble for those who value personal daintiness.
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Does Your Looking-Glass Do You Justice?
Many a woman sees a reflection in her looking-glass that is not her real self. Natural loveliness may be altered by neglect or by the presence of skin defects which can be removed. Pimples, Blackheads, Rash, Eczema, and all kinds of non-infectious eruptions are completely removed by Hiscott Treatments. These treatments are given at the Institute at very moderate charges, or you can treat yourself at home by obtaining our preparations. For eliminating skin defects, especially lines, wrinkles, the marks of age and worry, and for a wonderful rejuvenating effect, we strongly urge the use of our **PRINCESS SKIN FOOD**.
This preparation is what we use in our treatments here. We offer it to the public in jars, enough in each for 15 treatments, and give full instructions for home use and also valuable information for Massage. Sent to any address on receipt of Price—\$1.50.
We will gladly advise any skin trouble sufferer, on receipt of confidential description of the defects complained of. **SUPERFLUOUS HAIR PERMANENTLY REMOVED** by Electrolysis, the only Safe and Reliable method. Let us give you full particulars. Write or Call **HISCOTT INSTITUTE LTD., 616 COLLEGE ST., TORONTO**



Cuticura Preparations
Cuticura Soap—fragrant and pure, to cleanse and purify. **Cuticura Ointment**—antiseptic and healing, to remove pimples, rashes and irritations which mar the beauty of the skin, and finally **Cuticura Talcum**—so smooth and pure, to impart a pleasing fragrance to the skin.
Sold everywhere. Soap 25c. Ointment 25c. and 50c. Talcum 25c. Canadian Depot: J. F. Watt Company, Ltd., Montreal.

CLEANLINESS

Is the Key to Beauty



YOUR skin should be cleansed at least as tenderly as a fine piece of kid... never with scrubbing, never with harsh handling... but gently and thoroughly with the finest of oils. Only in this way can the tiny pores be rid of accumulated impurities. It is for this reason that I have formulated my Cleansing Cream to be of feathery lightness, and to liquefy quickly with the warmth of the skin. Swiftly it penetrates the depth of the pores. Night and morning—and during the day, when you wish to refresh your face you should follow this little program of cleansing:

With a towel or hand, secure the hair firmly away from the face so that hairline and ears are completely exposed. Squeeze a piece of absorbent cotton out of cold water. Moisten with Skin Tonic and dip in Cleansing Cream. Cleanse from the chin upward paying special attention to either side of the nose and around the mouth and chin; work gently around the eyes. Do not overlook the neck. Remove Cleansing Cream with Cleansing Tissues carefully so as not to stretch the skin.

Squeeze a fresh pad of cotton out of cold water, saturate with Skin Tonic and commence patting on the neck. Pat from the center around to the back on either side. Then, from the chin upward to the forehead. Continue for five minutes, going over the same movements. Dry with Cleansing Tissues.

VENETIAN CLEANSING CREAM

A light, feathery cream that liquefies quickly with the warmth of the skin and dislodges impurities. It rids the skin of dust, powder and excretions, and leaves the skin soft and receptive. \$1.00, \$2.00, \$3.00, \$6.00.

VENETIAN ARDENA SKIN TONIC

A mild astringent which firms, tones and whitens the skin and brings new life to every cell. Use with and after Cleansing Cream to stimulate circulation and bring a glow of natural color to the cheeks. 85c, \$2.00, \$3.75, \$9.00.

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Softest silky tissues. The sanitary and convenient way of removing cream. Roll 40 cents. Large box of 4 rolls \$1.50; large package \$2.25.

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Flowers Telegraphed Anywhere

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BERMUDA'S favorite family hotel. A home away from home. Refreshing up-to-date. Near all points of interest. Moderate rates.
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Ryders SEED CATALOGUE
which contains a full list of old and new favourite flowers—flowers which you knew in your childhood days in Old England, many coloured plates and photographs of beautiful flowers.
This Catalogue also contains list of vegetable seeds in all kinds.
Write to-day for your copy to P.O. Box 961 Ottawa.
Orders for seeds must be sent direct to
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Announcements
BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS
\$100 PER INSERTION
Paid in advance
All Notices must bear the Name and Address of the Sender

MARRIAGES
On Monday, March 17th, at 104 Forest Hill Road, Toronto, by the Reverend Maurice Elendrach, Florence May, younger daughter of Mr. and Mrs. Sigmund Samuel, to Dr. Bernard Willinsky, son of Mr. and Mrs. M. L. Willinsky, 114 Bernard Avenue, Toronto.

ENGAGEMENTS
Mr. C. R. Hamilton, K.C., and Mrs. Hamilton of Nelson, B.C., announce the engagement of their daughter, Violet Craigie to Hugh Samuel, elder son, of the Honorable Hewitt and Mrs. Bostock of Monte Creek, B.C. The marriage will take place in the latter part of April 1930, in the City of Pasadena in California.

The Lieutenant-Governor of Ontario and Mrs. Ross, who have been in Halifax to meet Miss Isobel Ross on her return from England, are again at Government House, Toronto.

Miss Susan Ross, daughter of the Lieutenant-Governor of Ontario, and a party from Government House, Toronto, Sir William Mulock, Mrs. Monk, and the Premier of Ontario and Mrs. Ferguson attended the opening of the week of Canadian opera on Monday night of this week.

Mr. and Mrs. J. H. Scandrett, of Toronto, are on a visit to New York City.

Miss Helen Williams, of Winnipeg, is a visitor in Toronto, guest of Mrs. Harold Tovell.

Lady Drummond, of Montreal, is this week in Toronto, to attend the annual meeting of the National Canadian Red Cross, taking place on Wednesday, Thursday and Friday. Other Montrealers in Toronto this week to attend the annual meeting of the National Canadian Red Cross Society include Brig-Gen. G. Eric McQuaid, Colonel J. S. Buckley, Miss Mary M. Phillips, and Mrs. R. B. Shaw.

Miss Buchner, of London, Ontario, has been visiting Ottawa, guest of Miss Margaret Heenan. Miss Isobel Armstrong entertained at lunch on Friday of last week at the Chelsea Club in honor of Miss Buchner.

Mr. Allan Alexander McLean, who has been spending some years in Leipzig, Germany, is the guest in Toronto, of Mr. and Mrs. James Grace.

In the large audience which heard the Canadian Opera performance on Monday night of this week in Toronto were noticed Dr. and Mrs. F. N. G. Starr, Sir William Mulock, Mrs. Monk, Mrs. Lionel Clarke, Mr. and Mrs. R. Y. Eaton, Mrs. George Dickson, Mrs. A. E. Gooderham, Mrs. W. R. Wadsworth, Mrs. W. H. Price, Miss Ethel Shepherd and party, Mrs. Edmund Boyd, Mrs. Frank Mackelcan, Mr. Fred Mackelcan, Mrs. Gordon Finch, Mr. and Mrs. Wilfred Heighington, Judge Gould, of Hamilton, Major and Mrs. Schuyler Snively, Colonel and Mrs. Ewart Osborne, Dr. and Mrs. H. Tovell, Mr. and Mrs. C. N. Candee, Miss Lillie Waldie, Miss Belle Miln, Mrs. Draper Dobie, Mr. and Mrs. B. H. Cronyn, Mr. and Mrs. J. S. McLean, Mrs. Frank Allan, Mrs. H. B. Kent, Mr. and Mrs. W. E. Rundle, Mrs. J. E. Allen, of Peterborough, Mrs. Goodwin Gibson, Mrs. Alexander MacMillan, Dr. and Mrs. Ernest MacMillan, Mrs. Gordon Balfour, Mr. and Mrs. Denton Massey, Mr. and Mrs. Richard Tattersall, Mr. and Mrs. J. B. Laidlaw, Mr. and Mrs. Allan Ross, Mr. and Mrs. C. E. Bull, Hamilton.

The members of the University Women's Club of St. George Street, Toronto, delightfully entertained at tea on Saturday afternoon of last week in honor of the Canadian Federation of University Women. Sweet peas in a great bowl were used to decorate the handsome drawing room, and the attractive tea table in the paneled dining room was presided over by Miss Annie Patterson, and Mrs. Frank Yeigh assisted by Mrs. M. A. Buchanan, Mrs. W. A. Sangster, Mrs. Charles Armstrong, Miss Edith Campbell, Miss Margaret Boyle, and Miss Louise Hill. Mrs. Lawrence Day, President of the Club, and Miss Lailla C. Scott, President of the Federation, received the guests. Mrs. Thom and Miss Catharine Mackenzie, of Montreal, gave short addresses. Those present on this very interesting occasion included, Mrs. Douglas Thom, of Regina, Miss Jessie Muir, of Ottawa, Miss Kate Gillespie, of London, Ont., Miss Laura Newman, of St. Catharines, Miss Catharine Mackenzie, of Montreal, Miss Jean McCrea, of Hamilton, Mrs. Walter Vaughan, of Montreal, Lady Willison, Miss Bessie McMurchy, Mrs. W. B. Hendry, Miss May Skinner, Miss Mabel Lewis, Saint John, N.B., Miss Baxter, London, England, Miss Grace Hunter, Mrs. Fraser, Miss Fraser, Mrs. Norton Smith, New Brunswick, Mrs. George Ross, Mrs. Murdoch McKinnon, Miss Helen McEwan, Mrs. R. B. Stewart, Mrs. Cuthbert Woodhouse, Mrs. McFarlane, Miss Grace Street, Mrs. Cooper, Dr. Rowena Hume, Mrs. Palmer Kuesonin.

Mrs. Roy Kinnear, of Toronto, sailed recently for England to visit her parents, Mr. and Mrs. W. H. Hartley, in London.

Mr. and Mrs. Walter Brown, of Bedford Road, Toronto, are in New York. Viscountess Willington was the guest of honor at tea of the University



MRS. LESLIE MAYNARD AND HER BRIDAL ATTENDANTS
From left to right: Miss Marion McDougall (since married to W. Bradley Granger, of London, Ont.), the bride, Miss Marion Mackay, of Oshawa, maid-of-honor, and Mrs. J. T. Wilson, of Ottawa. The bridegroom, Captain Leslie Maynard, is the son of Mr. and Mrs. Edward E. Maynard, of Dorking, Surrey, England.



MRS. LLOYD BAILLIE ROCHESTER, OF OTTAWA
Formerly Miss Frances Annabel Ross, elder daughter of Mrs. Charles Arthur Ross and the late Mr. Ross of Ottawa. With Mrs. Rochester in the picture are her bridesmaids, Miss Mary Bethune and Miss Lillian Steers.

Photo by Paul Horsdal.

Women's Club, of St. George Street, Toronto, on Friday of this week, when she officially opened the Club.

Miss Isobel Ross, daughter of the Lieutenant-Governor of Ontario, was a passenger in the S.S. Ascania which arrived from England last week-end.

Mrs. Joseph Miller, of Inglewood Drive, and her sister, Mrs. W. H. Vass, who have been spending the winter in St. Petersburg, Florida, will return to Toronto about April 10th.

Mrs. George Hendrie is again in Toronto from Bermuda, where she has been for some time with her father, Dr. Olmstead, of Hamilton, Ontario.

Col. Ewart Osborne, of Toronto, sails early in April to join Mrs. Osborne, who is with her daughter, Mrs. George H. R. Fawcett, in Cheltenham, England. Miss Patricia Nichol, of London, who has been visiting Miss Elizabeth Osborne, returns with Col. Osborne.

Mr. and Mrs. Arthur King are again in Toronto after several weeks spent in Florida.

Mrs. Lorne Somerville, of Toronto, is leaving on April 1 for Minneapolis, to be the guest of her brother, Mr. James Hunter.

Mrs. Ronald Cumming, of London, England, who recently was the guest, in Quebec, for a few days of Mr. and Mrs. John H. Price, is again in Hamilton, Ontario, where she is the guest of her mother, Mrs. William Hendrie, at Gateside House.

Mrs. A. Scovell, of Montreal, has been visiting in Toronto, guest of her sister, Mrs. J. D. MacCrimmon, of Walmer Road.

Miss Marion Mackie, of Oshawa, has been visiting in Ottawa, guest of Mr. and Mrs. John Bain.

The annual Reunion Dinner of the Officers of the Royal Canadian Dragoons took place on Friday night of last week in the officers' mess at Stanley Barracks, Toronto, and was a most enjoyable affair. The thirty-five guests included Lt.-Col. D. B. Howie, O.C., Major-General MacBrien, Major-General Victor Williams, Major-General V. A. Elmsley, and Brig-General Nelles.

Lady Kemp and her daughter are returning to Toronto from Santa Barbara, California, about the middle of April.

Mr. Geoffrey Gilbert is in Toronto from Burmah, India, on a visit to his parents, Mr. and Mrs. Philip Gilbert.

Col. Hartley Bull, of Brampton, entertained the Officers of the Headquarters Staff and Permanent Force Staff of Toronto at his residence, Hawthorne Lodge, at tea on Thursday afternoon of last week. The guests who were received by Col. Bull's sisters, Mrs. R. O. MacKay and Mrs. William Gibson, included Major-General, of Toronto, entertained at luncheon on Tuesday of last week, when her guests were, Mrs. Walter Barwick, Mrs. Gordon Osler, Mrs. Glyn Osler, Mrs. Schuyler Snively, Mrs. A. E. Dymont, Mrs. F. Aylesworth and Mrs. Victor Cawthra.

Mrs. Barry German, of Toronto, has been visiting in Ottawa, guest of her mother, Mrs. D. P. Cruikshank, of Rockcliffe Park.

Mrs. Harold Wookey, of Toronto, will visit in England this summer, and will sail in May.

Dr. and Mrs. Harry Anderson, of South Drive, Rosedale, recently returned to Toronto from Biloxi, where they made a sojourn of several weeks.

Mrs. Geoffrey Marani is again in Toronto from Quebec where she was the guest of her mother, Mrs. J. S. Thom, of the Ramaparts.

Lady Bourne of Toronto, has been visiting in Oshawa, guest of her son and daughter-in-law, Mr. and Mrs. Arthur Bourne.

Major and Mrs. Osler, of Bronte, and Miss Anne Osler, are returning shortly to Canada after a cruise in the Mediterranean.

Mr. and Mrs. James Cosgrave are again in Toronto from Florida.

Mrs. T. Ashmore Kidd, of Toronto, entertained at tea on Wednesday of this week in the Speakers' Chambers, at the Parliament Buildings, Toronto, for the wives of the Cabinet Ministers and of the members of the Ontario Legislature.

Mr. George Warwick, Miss Norah Warwick and Miss Orian Warwick are again in Toronto from California.

Mr. and Mrs. R. S. McLaughlin, of Oshawa, and a party of friends were in Toronto for the opening night of the Canadian Opera.

Photo by Paul Horsdal.

FOURTH REASON

Why I always
drink Salada

"They don't bother
their heads about premiums but they make
certain they are giving
you the very finest quality
you can buy in tea."

Everywoman

"SALADA" TEA

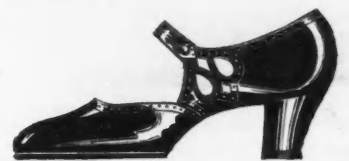
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Try them on!
Then you'll believe
they're comfortable

FOOT SAVER SHOES

So trimly correct are our new Foot Saver Shoes—so adroitly conceived are those little distinguishing touches—that you'll find it difficult to believe that here is genuinely comfortable footwear. But comfortable they are—and their patented, inbuilt construction makes them so—as you will agree after a single trial fitting.

Black Kid or patent leather...\$12.50
Brown Kid...\$13.50



Foot insurance for the future... Insured comfort through a perfect fitting of the arch

H. & C. BLACHFORD

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at Dundas St



In 1 lb.
Cartons

Famous for its Tenderness and Mild Flavor

When you buy sliced bacon, be sure you get Swift's Premium. Famous for its succulent tenderness, its distinctive mild flavor, Swift's Premium Sliced Bacon is the favorite of thousands of housewives and cooks. With fat and lean in just the right proportion, Premium blends appetizingly with other foods and makes them unusually tempting.

In 1/2 lb.
Packages
Wrapped in Transparent Cellophane

Swift Canadian Co.

Limited

"Famous for Brookfield
Butter, Eggs and
Cheese"

Swift's Premium

Sliced Bacon

Mr. and Mrs. Robert W. Moncur are again in Toronto from Florida.

Mrs. T. Ashmore Kidd, of Toronto, entertained at tea on Wednesday of this week in the Speakers' Chambers, at the Parliament Buildings, Toronto, for the wives of the Cabinet Ministers and of the members of the Ontario Legislature.

Mr. George Warwick, Miss Norah Warwick and Miss Orian Warwick are again in Toronto from California.

Mr. and Mrs. R. S. McLaughlin, of Oshawa, and a party of friends were in Toronto for the opening night of the Canadian Opera.

Mr. and Mrs. Robert W. Moncur are again in Toronto from Florida.

Mrs. W. D. Harrison and son, Ross, of Niagara-on-the-Lake, are spending several months in Montreal.

Mrs. Beattie Nesbitt, of Toronto, leaves for New York this week to spend the winter in Palm Beach, Florida, is again in Toronto.

Dr. Alex. D. McKelvey, who spent the winter in Palm Beach, Florida, is again in Toronto.

Mr. and Mrs. J. P. McLeod are again in Toronto from the Carolinas.



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may be America's or Ontario's Loveliest Mother and Most Attractive Child, and so win one of the liberal prizes offered in the Photographic Contests now being sponsored; there are:

444 Prizes offered in the GOLDEN JUBILEE CONTEST of the Photographers Association of America.

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now while the prospect is before you—a convenient appointment will be arranged—the photographs will prove a delight to you, as we aim to develop the subtle charm in some way possessed by all—and they will grow more precious to your friends through the coming years.

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TORONTO MONTREAL

HAMILTON SANGAMO ELECTRIC CLOCKS

Miss D. P. Cruikshank, of Ottawa, Miss Georgette Amyot, of Quebec, Miss Cruikshank recently entertained at bridge and tea last week in Halifax in the S.S. Lady Nelson in honor of Miss Claire Teller, of Montreal, a much entertained visitor in Bermuda, where they will spend several weeks.

Miss Frances Preston, of Quebec, has been visiting in Quebec, guest of Mr. and Mrs. Charles Sampson.

The Governor-General and Lady Willington were guests at dinner of the British High Commissioner to Canada, Sir William Clark, and Lady Clark, in Ottawa on Thursday night of last week, and later the party attended the hockey match at the Auditorium.

Sir William and Lady Clark entertained at dinner on Wednesday night of last week. The guests were, Hon. Hugh and Mrs. Guthrie, the Hon. Dr. and Mrs. R. J. Manion, Major and Mrs. Drew Thompson, Mr. and Mrs. C. E. Meville, Mr. and Mrs. D. P. Cruikshank, and Mrs. Crombie.

Lieut.-Col. C. W. MacLean and Mrs. MacLean are returning to Montreal about the end of April from Bermuda, Jamaica, and Barbados.

Colonel and Mrs. John H. Price, of Quebec, are spending some time in Bermuda.

Mr. and Mrs. C. Carrington Smith and Miss May Smith, of Quebec, recently sailed for Europe where they will spend several months.

Miss Claire Fortier, of Montreal, entertained at luncheon on Wednesday, March 19, in honor of Miss Ruth Bercovitch. Miss Fortier's guests included, Miss Yvette McKenna, Mrs. Louis Beaulieu, Miss Elsie Bercovitch, Mrs. Jacques Hebert, Miss Lorraine Cuddy, Miss Nancy Hart and Miss Betty Freeman.

The Right Honorable Lord Eustace Percy, M.P., and Lady Percy, of Albany, Surrey, arrived last week-end in Canada from England, passengers in the S.S. Duchess of Atholl.

Mrs. Leonard Tilley, of Saint John, N.B., is now in London, Ont., where she will be the guest of her sister, Mrs. Boucher, until the end of the month. Mrs. Tilley will then go to Toronto for the annual meeting of the Red Cross.

Mr. and Mrs. F. Bronson, Mr. and Mrs. Crawford Gordon and Colonel and Mrs. R. J. Orde were guests at luncheon of the Governor-General and Viscountess Willington at Government House, Ottawa, on Wednesday of last week.

Mr. and Mrs. Omer De Serres, Miss Francois De Serres, and Mr. Roger De Serres, Redfern avenue, Montreal, are sojourning at Virginia Beach, Va.

Mrs. John Laird, of Montreal, and Miss Elizabeth Laird sailed on Friday of last week for England in the S.S. Duchess of York, from Saint John, N.B.

Sir Arthur and Lady Currie, of Montreal, were week-end visitors in Ottawa, guests of Major Hertridge.

Mrs. Charles Hope, of Montreal, entertained at bridge and tea on Friday afternoon of last week in honor of Mrs. Benjamin Palin Dobson, who recently arrived in Montreal from England.

The Lieutenant-Governor of Quebec and Mrs. Carrol entertained at dinner at Spencerwood, on Wednesday night of last week in honor of the Minister of Japan to Canada, Hon. I. M. Tokugawa.

Mrs. Robert Loring, of Montreal, entertained at dinner in honor of Mr. Norman Wilson and the Hon. Carline Wilson on Monday night of last week. Mr. Wilson and the Hon. Carline Wilson are again in Ottawa.

Sir George and Lady Bury and their son, Major George Bury, are leaving Montreal shortly to take up their residence in Victoria, B.C.

Mrs. Georges Gonthier, of Ottawa, has been visiting her parents, the Hon. C. J. and Mrs. Dougherty in Montreal.

Sir John and Lady Crosbie, and their daughters, Miss Margaret Crosbie and Miss Edith Crosbie, who were en route to St. John's, Newfoundland, after a sojourn in Bermuda, were in Montreal last week-end, guests at the Mount Royal.

Mrs. G. Carrington Smith, of Montreal, entertained at a tea on Tuesday afternoon of last week, in honor of her daughter, Mrs. Benjamin Palin Dobson, who recently arrived from England. Mrs. Charles Hope and Mrs. James Ellwood presided at the attractively arranged tea table.

Mr. and Mrs. A. F. C. Ross, of Montreal, and their daughter, Miss Dorothy Ross, have been spending a week in Atlantic City. Before returning home Mrs. Ross is visiting her sister, Mrs. Louison, in New York, where Miss Meredith Ross has joined her.

Mrs. B. C. Prouse, of Charlottetown, P.E.I., is spending several weeks in Ottawa with Mrs. F. C. Harper.

Lady Tupper is again in Winnipeg from British Columbia where she spent several weeks.

Mrs. Jacques Hebert, of Montreal, entertained most delightfully at tea last week in honor of the bride-elect, Miss Ruth Bercovitch.

Mrs. George B. MacKay and Miss Jean MacKay recently returned to Montreal from Bermuda.

Mrs. R. E. Thorne, of Montreal, and Miss Mona Thorne are sojourning at Daytona, Florida.

Mrs. Ross Crawford is again in Montreal from Montclair, N.J., where she was the guest of Mrs. W. Adams Ramsay.

Mr. and Mrs. Lionel Mackay Smith, who have been the guests in Montreal of Mr. and Mrs. Lionel J. Smith for several months, are now in residence at 40 Belvedere Road.

Miss Odette Lapointe, of Ottawa, entertained on Thursday of last week at a luncheon in the Parliamentary Cafe, for some of the out-of-town visitors who attended the banquet given on Wednesday evening by the young Liberals. Covers were laid for twenty.

Mrs. David McKeen, of Halifax, is a visitor in Ottawa, guest of her son and daughter-in-law, Mr. and Mrs. D. W. McKeen of Aylmer Road. Mrs. D. W. McKeen entertained at tea for her guest last week when the pretty tea table

was presided over by Mrs. Edward Bassett, and Mrs. O'Davaine, assisted by the Misses Holbrooke, Mrs. Bangs, Mrs. Melville Rogers, Miss Irene O'Davaine, and Miss Phoebe Grieron.

Mrs. W. W. Gibsons has returned to Halifax after visits to New York and Quebec.

A very delightful reception was given on Thursday afternoon of last week, March 20, in the new drawing-room at the Chateau Laurier, Ottawa, in honor of the Hon. Carline Wilson, Canada's new Senator. Mrs. Robert Forke and Mrs. H. H. Bostock with Mrs. Wilson received the guests. A very large number were present. An orchestra played throughout the afternoon, and refreshments were served at long attractively decorated tables in the corridors.

Mr. and Mrs. James Travis McLearn returned to Montreal on Monday of last week from Virginia Beach and Washington, and have taken up residence in the Queen Alexandra Apartments, 2 Oldfield avenue. Mrs. McLearn was formerly Miss Eleanor Freeman-Lake.

Miss Doreen Power, of Quebec, who has been visiting Miss Yvette McKenna, in Montreal, attended the marriage of Miss Ruth Bercovitch to Mr. Stephen Tanburn, of New York, which took place on Monday afternoon of this week.

Mrs. Stuart Ramsay, Mountain street, Montreal, entertained at a tea recently in honor of Mrs. Oscar Pelletier, of Quebec. The tea table, done with mauve tulips and daffodils, and green candles, was presided over by Mrs. Panet-Raymond, and Mrs. Charles W. Davis, assisted by Miss Marguerite Stevenson, and Miss Winnifred Birkett.

Mrs. George Thompson, of Quebec, is visiting in Ottawa, guest of Mrs. E. H. T. Heward.

Lieut.-Col. W. G. Hagarty, D.S.O., Royal Canadian Horse Artillery, Kingston, is in Toronto this week-end, guest of his mother, Mrs. Hagarty, Chestnut Park.

Mrs. David Ogilvy, of Montreal, entertained at tea in honor of her daughter-in-law, Mrs. Robert Neale Ogilvy, formerly Miss Winifred M. Fraser, on Friday of last week and was assisted in receiving by Mrs. Ogilvy and Mrs. F. C. Leslie. The tea table, done with pink roses and green tapers, was presided over by Mrs. R. J. Inglis, Mrs. Horace Joyce, Mrs. Eugene Sherwin and Miss Georgie Prowse. Assisting in the tea room were, Mrs. Douglas Inglis, Mrs. J. W. Long, Mrs. W. W. Bruce, Miss Betty Henderson, Miss Margaret Dickie, Miss Elsie Forman, Miss Olga Jean Sherwin, and Miss Mary Prowse.

The Hon. Lucien Cannon and Mrs. Cannon, of Quebec, and the Hon. J. E. Perreault and Madame Perreault, of Arthabaska, were in Montreal this week to attend the marriage of Miss Ruth Bercovitch to Mr. Stephen Tanburn, of New York, which took place on Monday afternoon of this week.

Col. and Mrs. Oscar Pelletier and their daughter, Mrs. Braun Langelier, of Quebec, are visitors in Montreal, guests of Mr. Justice Charles Archer.

Mrs. Coote Shanley is again in River Bend, after a visit to Quebec where she and her children were the guests of Colonel and Mrs. J. J. Sharples, at the Chateau Frontenac.

The marriage will shortly take place of John Littledale, younger son of Sir John Atkinson, K.C.S.I., and Lady Atkinson, of Pennington, Hampshire, and Temple Sowerby, Westmorland, England, to Evelyn Hay, widow of Senator Don Miguel de Castaneda, of the Spanish Diplomatic Service, daughter of Mrs. A. H. Cook, of Quebec.

A delightful musical event arranged by Miss Katharine Whetham, of Toronto, is the Chopin Recital, to be given in the Toronto Conservatory of Music Concert Hall on Tuesday, April 1, at half-past eight o'clock, by Mr. Nor-



The Upward and Downward Sweep of the Fashionable Brim

—is gracefully expressed in a baku straw, that looks to Paris for its inspiration. The Cire bow gives it that chic youthful touch. A Riviera model in bright navy. \$18.50.

The Millinery Salon—Third Floor

THE **SIMPSON** COMPANY
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man Wilks, the distinguished English pianist, who is now on the Faculty of the Conservatory of Music.

Colonel Bartley Bull and Mr. Duncan Bull recently entertained Mrs. Howard Ferguson and the wives of the Cabinet Ministers of the Legislature of Ontario and others at their attractive residence in Brampton, and later in the day at their farm. Mrs. R. O. MacKay and Mrs. William Gibson, Colonel Bull's sisters, assisted in receiving the guests. Mrs. MacKay in pale violet and Mrs. Gibson in beige crepe. The tea table done with yellow candles in silver holders and yellow roses and frills in a large silver bowl on a Venetian lace cloth, was presided over by Mrs. W. H. Price and Mrs. J. H. C. Waite, assisted by Mrs. Robinson, Miss Bessie Duggan and Miss Blain. Those who went to Brampton on this very pleasant occasion included, Mrs. W. D. Black, Mrs. W. G. Martin, Mrs. T. Ashmore Kidd, Mrs. Richardson, of Kingston, Mrs. F. Reed of Windsor, Mrs. A. V. Waters of Cochrane, Mrs. Marshall Vaughan of Welland.

Major and Mrs. Clarkson Jones are returning to Toronto in April from Barbados, where they have been spending several weeks.

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A hotel of continental calibre, directly facing the finest gardens in the East. All rooms with outside view and private baths.

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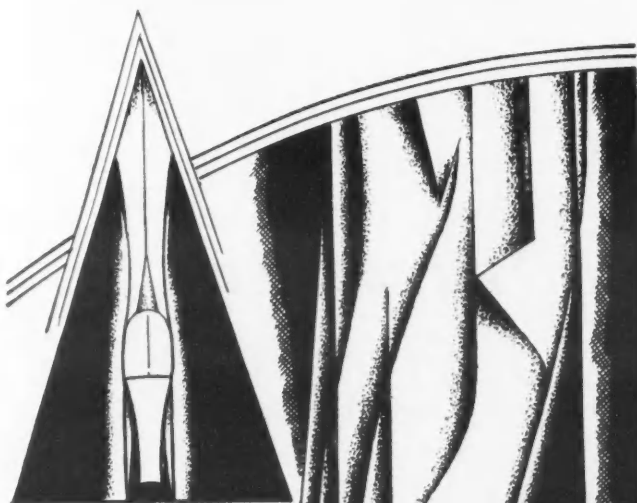
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KAYSER COLOURS CLASSIQUE completely change the colour of hosiery styles... they bring deeper, richer tones and subtle qualities. Aphrodite, the 1930 suntone is newly interesting... Juno is beautifully indefinite... Phoebe has a dual nature, one for black and the other for beige costumes... Diana is the new tone for a 'blue rhapsody'... Aurora lends the evening mode smart charm. These colours step into fashion in Kayser's two styles... Slender* Heel and Slipper Heel*. In all weights... sheer, semi-service or service weight. The prices are extremely low for such fine quality.



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All silk chiffon top to toe... full width silk hem inside and out... real picot edge.

"Slipper Heel"

Kayser Colours Classique

APHRODITE
AURORA - DIANA
PHOEBE - JUNO

*Trademark Reg.—Made in Canada

Your Old Family Furniture

(Continued from Page 16)

English settlers, we see the gradual development into a real industry. Following the American Civil War and due to conditions in the Old Country, an impetus was given to the industry and from 1860 to 1865 many shops were started in both eastern and western Ontario. In one of these shops, most of which employed only a few hands, the hand work was "supplemented by the power of one faithful old horse, walking around in a circle, which power was transmitted to the basement of the factory to operate two turning lathes, everything else from the planing of the lumber was done by hand. Dry kilns were unknown and logs were sawn the length of chair rung or leg, split to approximate dimensions and put up on the rafters to dry" (Jas. Acton). Such was typical of the making of furniture in the first "factories". Some apprentices received \$20 per year and kept for the first year, increasing gradually to \$80 in the fifth year.

Your old family furniture may have come from such sources. Considerable of it may be of walnut and a few comments on this beautiful wood are of particular interest. One often hears the suggestion that veneered furniture is cheap, veneers being used to save the cost of more expensive woods. Such is not the case. Only by veneering may the most beautiful grain of the wood and the richest effects be obtained, the several thicknesses of wood, properly glued together, combining strength and lasting qualities. In the British Museum are Egyptian pieces dating back to 1500 B. C., showing that the process of veneering was known to the ancients. Egypt, Greece and Rome used this form of construction in the building of warships, on account of its greater resistance to expansion and contraction, and for its greater strength. Modern science has developed the construction to a fine degree.

Walnut was fairly abundant until about 1850. On account of its beauty and superior structural qualities, it was cut extensively and for twenty years prior to the World War much was exported from the States to Germany, ostensibly for veneer but, as was learned later, for a reserve supply of gun stocks. There are now no walnut forests in Canada or the States. During the present century, the practice has grown of collecting a tree here and a tree there, wherever found and purchasable. By this method, it is claimed that steady production may be maintained indefinitely, the supply for the making of furniture in Canada coming mostly from the States, the demand for this wood and for oak making it necessary to import about sixty per cent. of the raw materials used. Where practicable, the lumber is air-dried for at least ninety days and then kiln dried to reduce the large proportion of the natural moisture which runs from thirty to sixty per cent. and bring it down to about five per cent. Even in the factories, where the greatest care is exercised in retaining proper temperature and proper humidity, this lumber will absorb up to seven or eight per cent. of moisture after being treated. Thus it may readily be understood why the finishing woodwork should not be built into one's home until a reasonable time after the building has been plastered.

This series of articles supplements those previously contributed to SATURDAY NIGHT by Mr. Galbraith, the former dealing with matters pertaining to the designing and building of the home. SATURDAY NIGHT offers to its readers what is probably the finest book of its kind ever published, over 100 pages 9" x 12", beautifully bound in 5-color, heavy flexible



Left — Corner of a modern room, furnished by the Junior League on the Fifth Floor.

How Modern Toronto Likes Her House Furnished

May be seen in tangible form in a Group of Rooms on the Fifth Floor, and in "Junior League Bungalow", Main Floor, House Furnishings Building, furnished with the co-operation of

The Junior League of Toronto

DOES Toronto's younger set like the new idea in decoration? Or does she prefer period treatment? Has she a yearning for antiques? Or does she consider a compromise more interesting? ... The collected opinions of members of the Junior League argue that all these schemes are popular—as displayed in the rooms which you are invited to inspect.

The Scheme Was Designed

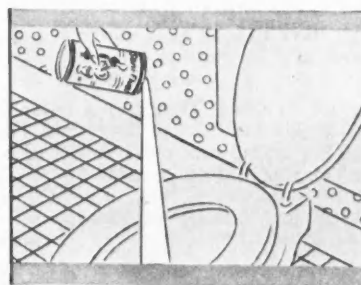
to illustrate this all-absorbing topic of house decoration from the customer's viewpoint, and in order to present it from various angles, we secured the co-operation of the Junior League. ... A committee was appointed, each member of which took charge of a single room. ... Each lady chose her own furnishings and discussed schemes with our decorators as if she were furnishing her own house. ... There is also a group of tables set by various members of the Junior League.

The Ladies Responsible for the Decorations Are:

Mrs. Grenville Rolph	Miss Elsie Johnson
Mrs. C. H. A. Armstrong	Miss Eleanor Turnbull
Mrs. John McKee	Miss Evelyn Foster
Mrs. H. W. E. Pepler	Mrs. William Mackenzie
Mrs. Adair Gibson	Mrs. Andrew MacLean
Mrs. Howard Deyell	Mrs. Douglas Little
Mrs. Clarkson Jones	Mrs. Walter Windeyer
Mrs. Bertram Johnson	Mrs. J. W. MacIntosh
Mrs. J. A. G. Clarke	Miss Miriam Rowley
Mrs. George Watson	Miss Betty Broughall
	Miss Doris Gale

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THE most disagreeable of all household tasks—scrubbing an unclean toilet bowl—is out of date and unnecessary now. Much better results can be obtained without unpleasantness. ... Sprinkle a little Sani-Flush in the toilet bowl, follow the directions on the can, flush, and instantly the bowl will be snow-white. Odors will disappear, germs will be killed, and perfect sanitation will take the place of dangerous impurity. ... Spare yourself needless hard work. Sani-Flush is sold by all grocery, drug and hardware stores in convenient punch-top cans, 35c. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Canada.

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BOWLS WITH-
OUT SCOURING



MISS FRANCES McDONALD
One of Vancouver's popular younger set members. She is the daughter of Mrs. Donald Hogarth McDonald and a niece of Brig.-General and Mrs. Harold McDonald.
—Photo by Vanderpant.

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Here are eight books which by
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The old heroic story, written with the penetration of a modern mind that was fascinated by the psychological enigma of Columbus.
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This story of the St. Lawrence River as an international waterway is a masterpiece of research and interpretation. It is a story of the St. Lawrence River as an international waterway. It is a story of the St. Lawrence River as an international waterway.

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Page 10

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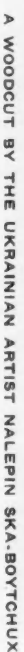
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"The Discovery of Canada is a little book that may be read at a sitting, but it contains within so small a compass a tremendous amount of information and is a miniature

CANADA'S FUR

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Done in swinging rhythms and sounding rhymes. Each animal pictured in black-and-white in some characteristic pose.

By Frederick Philip Grove

"The fly-leaf of *A Search for America* describes it as an epic, and grudgingly I allow it is so . . . This book, which is splendidly old-fashioned, is a *giant*.

osophers.' (Punch, or The London Charivari, February 26, 1930, page 252).

By Watson Kirkconnell

No recent book of verse has found such echo throughout Europe and America. "The most glorious wrath that any man since Tennyson has laid at the grave of the beloved dead." (Lojreitta, Reykjavik, Iceland). "A memorial humanly gripping and wholly unique in character, and at the same time a work of art of rare charm." (Die Literatur, Berlin, Germany).

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By F. C. GREEN

To take Casanova seriously then is rather absurd. He suffered obviously from *la jolite des grandeurs*, a malady which not infrequently results from a Casanovan youth. There is only one



opening, here the old scoundrel, still incredibly vain and irascible devoted his old age to the concoction of the *Memoirs*, wrote an unreadable novel and dabbled in mathematics and history.

By F. D. L. SMITH

impressive man with a noble face and head, and golden hair and beard. Men called him "the golden Pope" and by his rich oratory he moved crowds. He

THE author of Genesis Khan and Thamerian has applied to the story of the Crusades something of the method employed by Emil Ludwig in "Napoleon." Travelling personally along the routes taken and utilizing available sources of information he has woven into a vivid, continuous narrative the movements and heroes involved in the Crusades, and the social and political picture of Jerusalem from the Moslems, eight centuries ago. Most of the book is devoted to the first Crusade, which began in 1067, when William Rufus besieged in England, and which resulted in the Christian occupation of the Holy City.

Chief events in the history of the five subsequent Crusades are briefly reviewed as consequent upon, and naturally flowing from, the first.

At the end of the night of the Dark Ages, a multitude of our ancestors fled from the North Sea, and sought refuge on the shores of the Atlantic. They called the Voyage of God. It was, moreover, a Frenchman by birth and the Franks listened to him gladly. The crowd caught fire, thinking of the burning of the Gauls by the Visigoths, wearying, while the host went out against the Amalabicks. He and his emissaries carried the message from castle to castle, from monastery to monastery, from city to village, and so it came about that in the following century, the Franks began their long and tortuous journey through the forests of Europe and the deserts of Asia Minor. We find striking portraits of the leaders, who included Godfrey of Bouillon, Raymond, Count of Toulouse, Stephen, Count of Blois, Hugh-Bishop of Normandy, Bohemund the Norman, Count Baldwin, and Tancred, Normans and Provençals, Franks and Rhinelanders, were the most humorous in the throng. The author paints with a broad brush the story of the three-year march

"FALSE SPRING," by Beatrice Kea Seymour; Longmans, Green, Toronto
334 pages; \$2.50

By T. D. RIMMER

[illegible]

LEETS OF SHADOW," by Leslie
Marlane; Dutton and Co., New
York; \$2.00.

[illegible]

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A sturdy Englishman of expatriate and wades through the characteristic grip

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TAGATI

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romance around the fest
the man thousands have

PILGRIM'S FORD

ings of the old English country a beautifully moving story.

THE GOLDEN GOAT

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and daring, charms us to
 look at his metaphors—"The freighter
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LORD BYRON

'Byron is dead'.

By JOSEPH EASTON McDUGALL

wold . . .

peace.

"THE BEAUTIFUL YEARS," by Henry Williamson; London, Faber and Faber; 245 pages; price 7/6.

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FICITION

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Another volume dealing with the Marlborough family is announced by Mr. Murray. This is "The Portrait of

With such a
"Disaster ha

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SATURDAY NIGHT

FINANCIAL SECTION



Safety for
the Investor

TORONTO, CANADA, APRIL 5, 1930

P. M. Richards,
Financial Editor



ACHIEVES STRONG POSITION

Roy D. Kerby, President of Durant Motors of Canada, Ltd., which has issued a report revealing a satisfactory condition. Net profits decreased during the year but net working capital is increased by \$80,000. Per share earnings amounted to \$1.23 which compares with \$1.81 in 1928.

—Photo by "Who's Who in Canada."

The Radio Outlook

"Annual Gain" Makes Prospects for
1930-31 Attractive

By D. H. POLLITT

President Canadian Radio Manufacturers' Association

THE phenomenal progress of the last decade in engineering and production efficiency is more clearly illustrated in radio than in any other industry. It has attracted many of the keenest scientific minds of the continent and in so doing has brought to its own use the best ideas and methods developed in related fields. The accumulated knowledge of electrical, mechanical and chemical engineering has been concentrated in radio research laboratories. With the focusing of this talent in this young and growing industry, there appears the extraordinary phenomenon of an annual gain in radio receivers of approximately 25 per cent. to 35 per cent.

The "annual gain" in an industry may be defined as the increased satisfaction obtainable by the consumer for each dollar expended, as compared with the satisfaction obtained from the product for each dollar expended in the previous year. Annual gain in the radio industry is registered in one of three possible ways:

- (1) Performance and general desirability increase at same cost.
- (2) Same performance for less cost.
- (3) A combination of (1) and (2) as is generally the case in which current models, generally speaking, represent both a performance gain and a price reduction compared with the previous year's offerings.

Let us carry over the thought of "annual gain" into a discussion of the Canadian market.

There are four factors which will control the course of the industry in 1930:

- (1) Nature of market.
- (2) Existing production facilities.
- (3) Marketing organization.
- (4) External forces.

It is impossible to put each of these classifications into watertight compartments. Only as an integral whole can we gain a proper conception of their effect on this year's business.

In Canada today there are some 2,113,000 homes. The fact that some 48 per cent. of the urban market and 78 per cent. of the rural market remains unsold is of startling import. This impression is further consolidated by the latest statistics available which indicate that of these 2,113,000 homes only some 556,000 possess a radio; of these 556,000 sets some 58 per cent. may be termed obsolete. From these figures one can gain some conception of the tremendous potential market for radio in this country. This market breaks into two divisions; the virgin market and the replacement market.

We may gather from the above figures that there is a present virgin market for some 1,547,000 sets and a replacement market for, roughly, 328,000 sets. It would be presumptuous to claim that this virgin field offers a 100 per cent. market. I, therefore, write off 25 per cent. to allow for those people who do not care for radio and for that class whose income does not permit the ownership of a radio. After this margin is cared for there still remains a virgin market for 1,116,000 sets. In 1929 the industry produced some 140,000 sets, so one may realize the tremendous potentiality of the market, and length of time it would take to exploit even the virgin market alone. Added to this sales possibility is the fact that the average consumer appears to buy a new radio every two or three years. Thus, the repeat market is an evergrowing one.

But, the critic may say, the great majority of people have in the past been unable to purchase a radio because of the high cost. Strange as it may seem this just criticism is the basis upon which my optimistic outlook for 1930 is founded. This year the annual gain has made it possible to offer radio at a figure substantially below \$200.00 having performance characteristics comparable with merchandise costing \$300.00 to \$400.00 in 1929.

A very important supplementary factor is the time-payment scheme, by which a radio is made much more accessible to the worker of small income. Arguments may be propounded, pro and con, as to the virtues of the time-

(Continued on Page 46)

Mines and the Public

Reliable Information Vital to Restoring of Confidence—
Legislation Should Fix Responsibility For All Reports Issued

By PAY ORE

"THE old order changeth, yielding place to new."

As truly as this observation marked the passing of a definite period in mythical history, so today it may be applied to very definite changes that are taking place in the mining industry.

Whether or not charges that are pending against the heads of several brokerage houses specializing in mining stocks are substantiated, there does not appear to be much doubt that a new order has come to stay in connection with speculation in mining shares. There seems to be scarcely less doubt that the public's attitude toward mining itself is undergoing a change.

For the first time in its history, an institution which has been fifteen years in building is up for inspection before critical and unsympathetic eyes. The mining industry stands unmasked. Fortunately, there is now little to hide. Weaknesses are more than offset by real unquestionable values. Abuses shrink into insignificance beside the wealth that is produced year by year, with promise of even greater outpourings in the future.

That the events of the past few months have had serious repercussions in mining circles, entirely apart from trading, is shown in the fact that already more than a score of properties which were depending on brokers' funds for development have been closed down. Others are threatened with the same fate. It may be said that in some cases there was little excuse for their existence anyway, but the fact remains that the releasing of several hundred workmen, along with engineers and other technical help, is not altogether without its serious aspects.

The closing of brokerage offices with the release of clerks, stenographers, telegraph operators, engineers and correspondents has not been accomplished without certain shock to the country's nervous system. That the full effect of the wholesale drive on the brokers, together with the curtailment of marginal trading, is not yet over is apparent from the fact that transactions of the Standard Stock and Mining Exchange continue to dwindle. With a turnover of less than 200,000 shares one full trading day's business is less than the normal activity in half an hour on the floor of the Exchange six or eight months ago.

Ultimately, the clean-up and the promised revolution of brokerage practice should be highly beneficial. In the

meantime, due to the fact that public confidence has been severely shaken, and the adverse publicity has thrown a cloud of suspicion over mining shares generally, will the mining industry itself be allowed to suffer? The feeling among best informed men seems to be that no effort should be spared to prevent any interference with the march of genuine progress.

Fortunately, the blow fell at a time when the mines were enjoying perfect health. On the other hand, mining development, especially in its initial stages, has always drawn heavily upon the public for encouragement and support. The fear has been expressed that if the desire for speculation is removed, much of the bait that has led to the search for and the discovery of new mines may go with it. In this event the gradual exhaustion of the present day producers might leave the industry doomed to extinction and ten or fifteen years hence mining generally might lapse into a state of premature decay.

One of the difficulties in sizing up the situation is that only the roughest estimate can be hazarded of the aggregate expenditure of wealth that has represented in the past the public's interest in mining affairs. If actual figures were available for the money that has been secured ostensibly for mining, within a stated period, say the past five years, unquestionably the amount would be surprising. What proportion of this wealth actually went into the ground?

What proportion was mispent in wasteful effort, mismanagement and in promotional activities designed to influence the market for shares rather than to find out? The answer to these questions no one knows. Whatever the toll has been in squandered wealth, it has been admittedly great. It has been so great that more than white-wash may be required to satisfy outraged public opinion and to restore public confidence to the point where a reasonable amount of financial support is again assured for bona fide mining development.

The vital question upon which the mining prospector and the mining engineer must pin his attention for the next few months is: Can public confidence be restored—and how?

Mining, as it is generally known to the public, in its simplest form, is a partnership consisting of (a) The Prospector, (b) The Operator, and (c) The Investor. (Continued on Page 54)



WELL, here's the first quarter of 1930 ended, and where do we stand? No one can say with any certainty. There's undoubtedly a better sentiment in evidence, but unfortunately there's not much tangible evidence of business recovery as yet. The public's been showing a good deal more interest in the stock market and quotations have advanced accordingly, but as the buying has been speculative rather than investment in character, it is pretty certain that the market's technical position has not been strengthened.

It would be a great pity if the public let its speculative fervor go too far at this stage; it would only make far more trouble in the shape of another reaction and thereby provide another set-back to public confidence.

Although the market's entitled to discount the future, clearer evidence of what the future holds in store is required before there can be a real basis for a sustained forward movement. It can hardly be questioned that the recent advances have amply discounted such indications of business improvement as are presently discernible.

A COUPLE of months ago hopes and even expectations were general that by the end of March or beginning of April there would be definite indications of business improvement. Sad to say, such signs are still lacking. Business is still marking time, in spite of the greater activity on the Canadian stock exchanges, which latter has been partly a result of the inflow of cheaper money and partly a reflection of New York. For a big portion of the public, rising prices are themselves sufficient reason for buying. Yet this is a particularly dangerous time for marginal speculating. On the other hand, it is a good time, I believe, for the accumulation of sound and well-selected stocks by the long-pull investor.

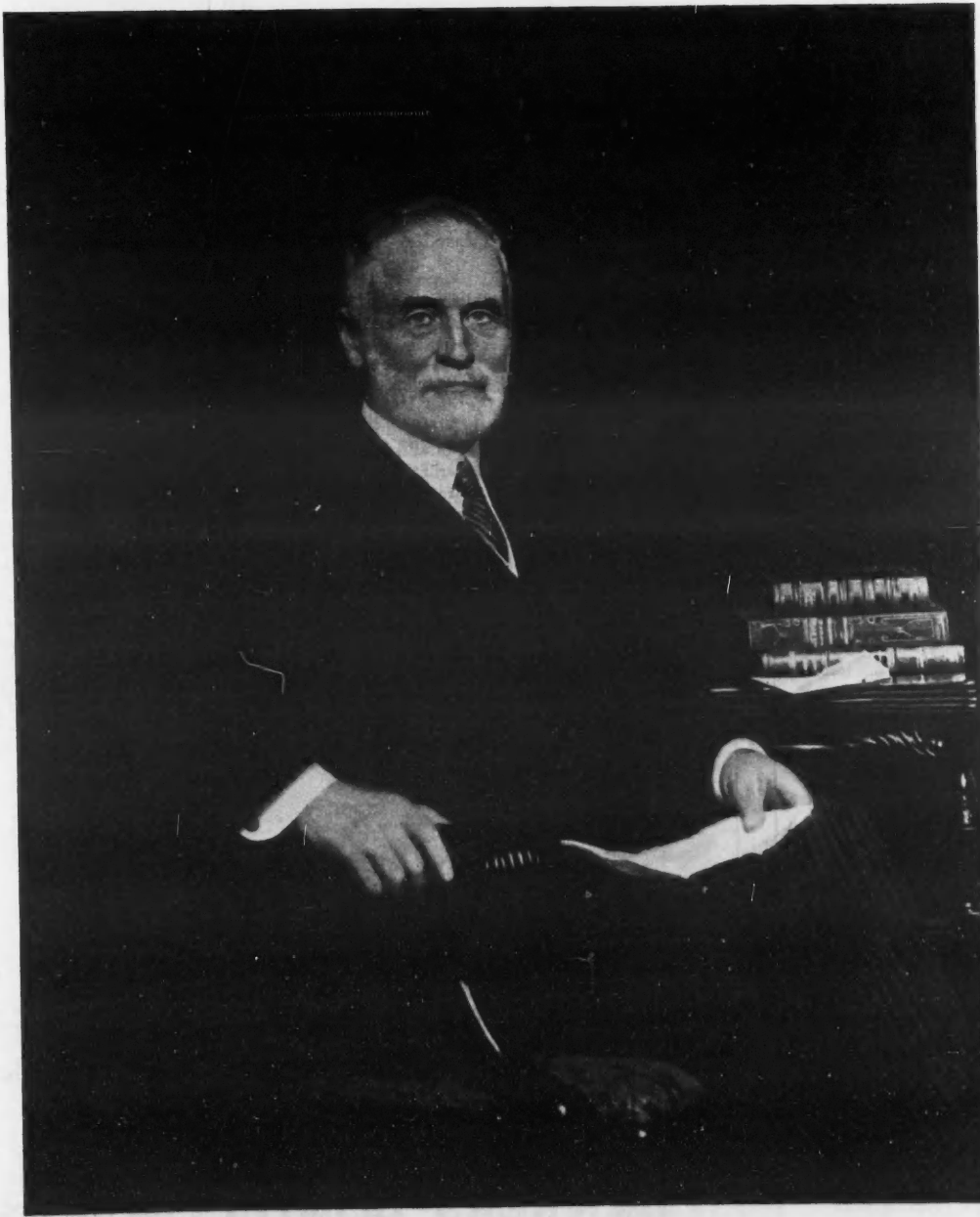
OVER the longer range future, which is all the investor is interested in, higher price levels for sound securities are clearly indicated. While the wheat situation appears likely to be a depressing factor in Canadian business for some time to come, it must be, after all, but a temporary situation and plenitude of cheap credit will be a powerful stimulant in the general recovery. A drastic decline in security values such as we experienced last Fall has always been followed by a period of relatively cheap money, and it seems probable that 1930 will be remembered as a year of much easier money conditions than the world has known for some time.

ONE of the most encouraging indications in the upward movement has been the ease with which the market has absorbed profit-taking. Evidently there's plenty of money available for speculation and lots of faith left in the profit-making possibilities of common stocks, in spite of the burnt fingers last Fall. But what the public's basing its immediate hopes on is a puzzle. I don't mean the outlook is so discouraging; only that there's rather a decided lack of any positive factors for encouragement, at the moment. The immediate result of the outburst of bullishness is not particularly confidence-inspiring. A lot of stock has moved from strong into weak hands and the market has thereby been made more susceptible to any disturbing news or rumors that may come along. Of course, by no means all the recent buying has been for short-term speculation; part of it, at least, has been investment buying accumulated during the recent months of market depression.

A NUMBER of brokers have been advising their customers that the newsprint stocks are on the bargain counter; that there has been a much greater improvement in the condition and prospects of the industry than is generally recognized, and that before long market quotations will reflect this better position. While it is true that there may, before long, be interesting developments in the newsprint industry that may be expected to affect quotations on the stocks of the companies concerned, I know of nothing in the way of improved earnings prospects for newsprint companies generally to warrant any particular enthusiasm at this time. It has been asserted that the increase in the price per ton of newsprint that the companies failed to put into effect some months ago, will soon go through; but according to my information this is by no means probable, at least to an extent that would have much bearing on the companies' position.

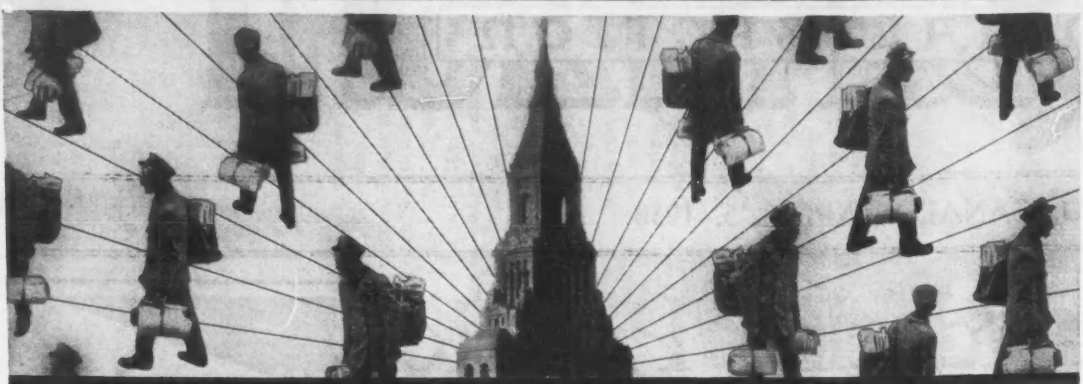
THE truth is that our old friend the law of supply and demand is operating potentially against an increase in the price of newsprint, and there would have to be a much greater increase in consumption than now seems possible before a worth-while increase in price could be hoped for. Not only are present production facilities of Canadian mills substantially in excess of consumption requirements, but this situation will shortly be aggravated by the further production from International Paper's new mill at Dalhousie, N.B., Mersey Paper Company's mill at Liverpool, N.S., and the doubling of the capacity of Bathurst Power and Paper's mill at Bathurst, N.B. Besides all this, other newsprint machines will come into production before the end of the year in other parts of the country.

Abitibi, I believe, is a good speculation right now in spite of all this. But because of possible consolidations, rather than immediately higher earnings.



NEW PORTRAIT OF FINANCIAL LEADER

Mr. A. E. Ames, prominent Toronto financier and industrialist, after a painting by Joshua Smith, R.B.A., executed for the directors of A. E. Ames and Company, Ltd. to hang in the offices of that firm of which Mr. Ames is President. In addition to his business activities Mr. Ames has devoted much time to public welfare enterprises and during the illness of the Hon. W. A. Charlton has directed the activities of the National Sanatorium Association.



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The Radio Outlook

(Continued from Page 45)

payment scheme but the acid test of its success is the number of repossessions. Statistics indicate that considerably less than 1 per cent. of radios are repossessed.

Thus we have a picture of people owning radios and paying for them, who without a postponed payment scheme would be denied the pleasure and educational features of radio. Today radio is within the financial reach of that vast section of the populace who formerly could not afford to buy. When one realizes that 64 per cent. of male workers in this country earn less than \$25.00 per week, the significance of this development can be grasped.

An excellent illustration is found in the automotive industry. In 1920 a given make of automobile cost \$2,500. In 1930 a better car can be purchased at less than one-quarter that price. In 1920 there were comparatively few car owners—in 1929 there was more than one car to every two families plus a marked tendency in many families to a two-car standard. May I again repeat that a similar trend is evident in the radio industry. I confidently believe that 1930 will see more units sold than in any previous year because of this innovation in the price market.

Production facilities in Canada today are infinitely superior to this time one year ago. Each year manufacturers are improving their plants. A constant study is being made of other industries with the purpose of adopting that machinery and those methods which will materially increase the efficiency of the industry. This year a great bulk of new machinery is being introduced which will greatly increase capacity and reduce costs. Plants have been laid out upon new and more efficient lines, time and motion studies have been further developed upon each assembly operation, new wage incentives in the way of group bonus have been introduced—again profiting by the experience of the automotive, electrical and allied industries. The part which this increased efficiency in production plays in the annual gain can again be seen.

The radio industry is young, finding its birth in the last ten years. The first few years saw a bitter struggle for the survival of the fittest. The confusion of those days is now past; the position of the leaders is established and they are able to concentrate their efforts upon improving distribution. This year the efficacy of selective selling will be appreciated in its full significance. By this I mean that the sales research departments of

manufacturers are now making a survey of the Canadian market with the object of selecting those markets upon which a concentrated attack will be made this year. The result will be a considerable saving in selling costs for each dollar expended and will yield the highest dividend possible. This may be simply illustrated in a formula where $Y = \text{Market}$, $A = \text{Selling Effort}$, and $X = \text{Return}$, $AY = X$.

Where Y is a variable and A is constant, it is obvious that X will vary as the quality of Y . It is the objective of the industry in this year to concentrate upon the Y 's which will yield the maximum X . Connected with this thought is the fact that each year develops more effective retail sales methods and sees more and more exclusive radio stores which operate for a full twelve months, in contrast to the three month side-line attitude of a few years ago. I can see the possibility of increasing unit sales by 50 per cent. in the coming year by simply building up outlets which will merchandise radio in a desirable way for the entire twelve months of the year.

A very strong stimulus to sales, which I believe will become markedly more important, is the increasing frequency of feature broadcasts. It is definitely known that thousands of sets were purchased for the purpose of hearing King George open the Disarmament Conference; the first time a King has ever been heard over the air on this side of the Atlantic. Then there are the programmes which come from Holland, Germany and other European countries each Sunday. Radio is defying distance and drawing the four corners of the earth into an integral social whole. I believe that during 1930 new broadcasts will be introduced with a degree of public interest exceeding any former attractions offered. As far as the Canadian situation is concerned it is assured that the standard of Canadian broadcasts will be much higher no matter what the outcome of the government proposals may be. This must inevitably be a strong force in increasing radio sales.

It is both necessary and desirable that we recognize forces external to the industry but which materially affect its welfare. To enumerate all these forces would be an impossible task at this time but we may state that these are the factors which determine business conditions as a whole. I have heard in many quarters that times are bad. With this belief I disagree. Rather would I say that in 1928 and 1929 business was abnormally good. Business came easily in those years and because of this we all became a trifle slipshod in our sales promotion methods. Those days are past, and, figuratively speaking, we have tightened our girths in preparation for a keen, hard fight for business; which is as it should be. Because of this improved organization, I believe the increase in sales resistance will be more than compensated.

To sum up, I would submit the following reasons upon which my optimism is based:

(1) There is in Canada a virgin market for some 1,116,000 sets and a replacement market for approximately 330,000 sets.

(2) Annual Gain—Advanced design coupled with more efficient production and marketing practice now makes it possible to offer a first class radio for substantially less than \$200, thus opening a vast new market consisting of the large majority of wage-earners.

(3) Feature broadcasts of unprecedented public interest will further prove a strong sales stimulus.

(4) Increased aggressiveness in general conduct of business.

I have implicit faith in the future of the radio industry. This faith is influenced to a considerable extent by the knowledge that the personnel of the entire industry is remarkably youthful. This very fact is a powerful

(Continued on Page 52)

An Industry That Serves Industry

and an

Almost Depression-Proof Investment

IN presenting to investors this offering of Class "A" Participating Shares in D. A. STUART & COMPANY, LIMITED, the sterling character of the business is worthy of special comment.

It is an industry that serves industry. It is not an oil company in the generally understood meaning of that term. It doesn't retail oil or gasoline or kindred products to the public. Its products are sold only to manufacturers and users of metal working machinery. It has thousands of industrial customers and its growth keeps pace with the mechanization of production.

The business was established 65 years ago, but for many years confined its operations chiefly to supplying manufacturers in Illinois. Even after Mr. Stuart relinquished his interest, no aggressive sales policy was followed. But since the advent of the present new management, a vigorous sales policy has been pursued with the result that sales volume has doubled and trebled, as the increase in earnings from 1927 to 1929 shows—see fully descriptive circular that will be sent upon request. In short, more than 3,000 plants in United States and Canada are now using Stuart Oils and Lubricants, including some of the largest firms in the world, such as the Ford Motor Company, International Harvester Co., etc. Inquiries have also been received from England, France, Germany, Belgium, Italy and Sweden. Stuart Oils have established a reputation for reliability, constancy and satisfactory performance that is unequalled, but until the past few years no particular effort was made to capitalize this reputation.

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The management of the Company is now in the hands of keen experienced men, some of whom have had many years of association with it. Others are younger men and technical experts. Mr. Wm. H. Oldacre, for instance, is the man who perfected the new process Sulphur Base Oils which have revolutionized modern metal cutting lubrication methods. The personnel, therefore, is composed of experienced technical men as well as those well-grounded in administrative and financial experience. The directors of the Company are: C. I. Grierson, Harold A. Greene, R. A. Bryce, A. H. Vanderburgh, Tracy B. Langdon, William H. Oldacre, R. W. Horsey and E. G. McMillan.

The D. A. STUART COMPANY is one of the soundest industrial enterprises in North America. It may fairly be called an almost depression-proof industry. The business has been built up largely on the merit of its products. These products have no equal. The formulae are secret and the manufacturing process patented.

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A circular giving full particulars as to assets, earnings, etc., will be sent upon request.

35,000 Shares

D. A. STUART & CO., LIMITED

Class "A" Participating Shares

(Fully paid and non-callable)

The holders of Class "A" Participating Shares are entitled to receive cumulative dividends at the rate of \$1.20 per share per annum payable quarterly on the first day of January, April, July and October in priority to any dividends on the Class "B" Common Shares. In addition the holders of Class "A" Shares are entitled to participate equally with the Class "B" Common Shares, share for share in all dividends, bonuses or distributions paid or made by the Company out of surplus or net profits in excess of a non-cumulative dividend of \$1.20 per share per annum on Class "B" Common Shares. On any distribution of the assets other than out of surplus or net profits, the holders of Class "A" Shares are entitled to receive \$17.00 per share in preference and priority over the holders of Class "B" Common Shares, and are also entitled to participate with the holders of Class "B" Common Shares, share for share in any distributions after the holders of Class "B" Common Shares have received \$17.00 per share. It is expressly provided that no dividend shall be declared or paid on Class "B" Common Shares during the first three fiscal years of the Company nor within two months thereafter.

After providing for depreciation and income tax the Company must set apart each year 10% of its net profits for such year into a "Patents Reserve Account" and such amount shall be so set apart until the sum of \$300,000 shall have been accumulated. Provided that any or all of the amount from time to time at the credit of such account may be used by the Directors for and transferred to capital or operating expenses or may be invested in such securities as the Directors may select, the intention being that such amount shall not be distributed to the shareholders of the Company as dividends.

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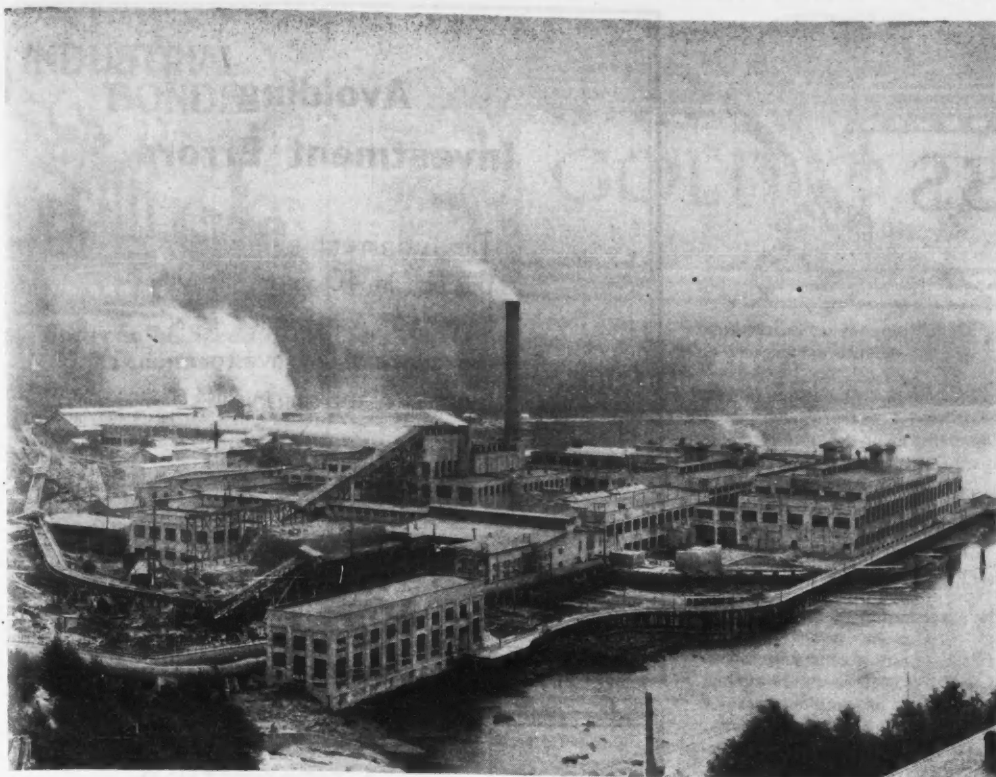
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The statements contained in this advertisement are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing this issue.



D. H. POLLITT
President of the Radio Manufacturers' Association of Canada, who in an article elsewhere in this issue gives an able resume of the Radio industry and discusses the prospects for this year.



PULP AND PAPER INDUSTRY ON WESTERN COAST

Huge plant of Pacific Mills, Ltd., at Ocean Falls, B.C., about 360 miles north of Vancouver, which has a capacity of 270 tons daily of newsprint tissue, kraft paper, sulphite pulp, etc. The company owns more than three and a half billion feet of lumber either outright or under lease and has a hydro plant on the Link river which develops 23,000 H. P.

—Photo by Canadian National Railways.

Signs of A Great Revolution

New Industrial Era Dawns with Spreading Application of Theory of High Wages and Extension of Distribution Credit

By PROFESSOR E. R. A. SELIGMAN, Columbia University, in Barron's

A NEW industrial and economic revolution is quietly taking place in the world today. There is no lack of indications as to the nature of this re-orientation of industry and commerce, and already two of its most important aspects have been recognized by those whose work it is to study industrial and economic policies.

The first of these factors is the growing recognition throughout the world that, owing to the mechanization of industrial processes today, the differences between skilled and unskilled labor is far less important than it was a century ago. At first, industrialists took advantage of this fact to attempt to reduce the level of wages, but they are now realizing that badly paid labor is, in the long run, uneconomic. Hence emerges the vital truth that labor, to be efficient, must receive a good wage.

One of the most startling features of this new development in economic policy is the attempt now being made by Henry Ford in Germany, where wages are lower than they are in Great Britain and lower than they are in the United States, to pay his workmen a rate of wages equivalent to that which he pays his workmen in America and Britain. Can he do it? What will be the result if he does?

Consider the position in the United States today. When Ford first began large-scale manufacture in America, he paid his workmen \$5 a day, which was considerably higher than the rate of wages then prevailing in America. What happened? He believed that a well-paid workman was worth his hire. He believed in the economic theory which is now so rapidly gaining ground everywhere that, up to a certain point, the better the pay the better the work. He was the first exponent of that theory in America, and has proved its value.

Now he proposes to apply that theory on the Continent of Europe, and in Germany in particular. The general rate of wages in Continental countries compares unfavorably with that of Britain and the United States, and, whenever suitable opportunities arise, we find British manufacturers complaining of their inability to compete against the products of these long hours and low wages of sweated Continental labor. While it is true that conditions of work on the Continent are inferior to those of the English-speaking countries, it is still very doubtful if the standard of quality of goods produced under such conditions is anywhere near that of goods produced by well paid and contented labor.

Henry Ford's object, therefore, is to improve wages and improve the product thereby. That is what we are about to see in Germany. The day of sweated labor has passed, and this effort of Ford in Germany is but the harbinger of a re-orientation of economic and industrial policy. If Ford succeeds in his idea, we shall see in Germany a similar process to that which took place in the United States. We shall see a growing conviction that well-paid labor is in the end the cheapest; we shall see a gradual rise in the wages rate and in the standard of living, which will spread from Ger-

many throughout Europe and will bring the standard of living up to that which now prevails in Britain, and possibly up to that of the United States.

I see no good reason for believing that this great effort of Ford will fail, and all indications point to the probability of its success. It is based on sound economic policy which has proved its worth in industries in America and Britain. It cannot apply to all industries, but it can apply to the principal trades of Europe, and to the motor industry in particular.

It is not a philanthropic motive that has inspired Henry Ford to make this attempt in Germany, but merely the conviction that his policy is a right one from an economic and financial standpoint. If he succeeds, we may see other German manufacturers and industrialists follow suit. If that happens, and it is quite probable that it will happen, and the theory of high wages and a high standard of work and of output becomes generally accepted by the German industrial leaders, it is inevitable that it should in time spread to the other manufacturing and industrial countries of Europe. The world, I believe, is on the break of a new industrial era.

The other great development which has in recent years marked the course of industrial policy, and which seems likely to develop still further, is the system of instalment selling, or distribution credit, which, beginning in America, has spread to Britain and the Continent, and is now firmly consolidated in an assured position in the economic system of the world. As was the case when the banking system, or the system of production credit, first began to take shape and form, the comparatively new system of distribution credit has been faced with many difficulties and has received much adverse criticism from all classes of the community. But bankers and industrialists are now beginning to realize its value and importance.

Now, in the United States the greatest financial institutions of the country are those that provide for the system of instalment selling, and what has happened in America is going to happen in Europe. As an illustration of its success, it is common knowledge by now that the average loss under this system is less than 1-5 of 1%, that is, considerably lower than the usual commercial and industrial percentage of trade losses, while, out of the total of \$36,000,000,000 aggregate retail trade of the United States a year ago, no less than one-sixth was contributed under this system of distribution credit.

Moreover, the system is progressing still further, and there is now established in America a chain of banks whose activities are confined solely and exclusively to the lending of money on no material security at all, but merely on security of a moral nature. It has proved that people on the whole are honest, and given an opportunity are ready and willing to work to better their standard of living. The instalment-selling system and this new departure of lending money without security give the community that opportunity which it never otherwise would have, and the

conclusion that this credit is being well and properly used, and very little abused. In time, that system of capital instalments, like its parent, the instalment system in respect of goods and services, will find a firm footing not only in America but also in Europe and in every country in the world where trade and commerce are to be found.

Therefore, I repeat again, it is my belief that all these indications point to the fact that we are at the beginning of a great financial and economic development which sooner or later will do its share in abolishing forever poverty and distress among the working classes and will do as much as anything could possibly do towards bringing about that relative equality of wealth and proportionate participation in the advantages of civilization which the whole world so ardently desires.

Dictaphone's Best Year

THE year 1929 was the greatest year in the history of Dictaphone Corporation, according to a statement by L. C. Stowell, president, who made public the annual report.

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GYPSUM GOOD FOR HOLDING

Editor, Gold and Dross:

Can you recommend to me a good common stock which can be bought by one who is not a speculator and which you would consider pretty safe? I have generally confined my investments to bonds and preferred stocks but from my sizing up of the business situation there should be some reasonably priced stocks just now which would be good buys. I am afraid my problem is difficult because I feel that I want a fairly good yield on my money from the common stock, besides safety.

—W. L. M., Ottawa, Ont.

I think your sizing up is pretty accurate and I agree with you that there are good buys on the market currently for those who are prepared to hold. In addition you don't, by any means, have to do without yield, as there are a number of common stocks with good dividend records, encouraging prospects and reasonable security which are giving better than bond interest. While it is by no means the only attractive one, I would suggest for your consideration the common stock of Gypsum, Lime and Alabastine, Canada, Ltd., which was formerly Canada Gypsum and Alabastine, Ltd.

At current prices of around 23 this stock, which pays \$1.50 annually yields slightly over 6½ per cent which is a very good return indeed, particularly since cheaper money has brought about an increase in bond prices. In addition to present yield, with this stock you have an equity in a company which is the largest unit in its industry, which has excellent prospects for further growth. The prospect of appreciation therefore gives added attraction, although I am not, in view of general conditions both of business and the market, suggesting this stock except for long-term holding.

Gypsum's last report covering the year 1929 showed earnings of \$2.35 per share on the common which compares with \$7.10 earned in 1928 before the four-for-one split-up, or an equivalent of \$1.77 on the present stock. The report included only profits from 8½ months operation of the Ontario Lime Company and four months of the Standard Lime Company of Quebec, both of which were acquired during the year. The report also indicated an exceedingly satisfactory balance-sheet position, current assets amounting to \$2,116,734 as against current liabilities of \$648,470.

A reasonable assumption would be that in view of the possible decreased building in Canada as compared with the last two years, Gypsum's profits might be somewhat smaller for the current year. Over against this however, the company's sales in February of this year showed an increase of 38 per cent over the corresponding month of 1929 and for the two months of February 28 an increase of 32 per cent. I consider the long term prospects of the company to be excellent and I think that the patient investor might buy the common stock at the present time.

ENGLISH FORD SHARES HIGH

Editor, Gold and Dross:

I am interested in the Ford Motor Company Limited, the English Company. I would be very grateful if you would tell me just what this company represents: I mean what its affiliations are and if it produces and sells Ford cars in England only, or in other countries as well. Please also inform me as to earnings and financial position, also dividends if any. I have been thinking of buying some of these shares. In the hope that this company will go ahead as the American and Canadian companies have done and would be glad to have your opinion of the wisdom of this course.

—B. M., Calgary, Alta.

The company you are interested in is a consolidation of the Ford interests abroad, with exclusive rights to manufacture and distribute Ford products in the British Isles, Europe and neighboring territories. From the time of the incorporation of the company in October, 1928, to December 31st, 1929, the Ford Motor Company Limited earned the equivalent of 57c a share on 7,000,000 ordinary shares. No comparison with 1928 results is available, but the income of the predecessor company in 1927 amounted to 37c a share.

The financial position of the Ford Motor Company Limited at the end of 1929 was strong, with current assets almost 6½ times the current liabilities. Cash alone was equal to more than \$10,700,000. An initial dividend of 10% was paid recently. A close working agreement with Ford interests in the United States (which owns about 60% of the Ford Motor Company Limited stock) helps to brighten the longer-term outlook for the company.

Nevertheless, the shares at the present price around 19, appear to be discounting these expected earnings gains well in advance, and the present business unsettlement abroad suggests that purchases of this stock might well be deferred for the present.

CURTIS-REID AIRCRAFT LTD.

Editor, Gold and Dross:

Being a great believer in the future of aviation, I am naturally interested in aviation stocks. With both the preferred and common stocks of Curtiss-Reid Aircraft Co. Limited of Montreal, selling so low (from 2 to 5 for the preferred and from 3 to 6 for the common) there are some good opportunities for investors right now.

Please tell me what you think of this idea, and what the reason is for the low prices of the Curtiss-Reid stock. I would be very glad to get any information you can give me about the company and its operations. Is the company controlled in Canada or the United States? What does its capitalization consist of?

—C. M. T., Winnipeg, Man.

Neither the preferred nor the common stock of Curtiss-Reid Aircraft Co. Limited can be classed as better than a radical speculation at the present time, and I do not think that a speculative commitment in either should involve a larger sum than you can well afford to tie-up indefinitely with no income return thereon. The company recently issued its first annual statement showing a net loss in operations for the year ending December 31st, 1929, of \$133,322.

While this showing should not be regarded too seriously by present shareholders as a new company operating in a radically new industry like this naturally has to surmount many difficulties before it achieves a stable operating basis, I cannot see why anyone should be particularly anxious to purchase shares at the present time. The results shown in the 1929 statement referred to reflect the production difficulties which the company encountered last year.

While it is doubtless true that these will be ironed out in time, one should not overlook the fact that increasing competition in the industry tends to make the earnings prospects of any individual company quite uncertain. For this reason, no matter how enthusiastic you may feel regarding the long-term outlook for the industry in general,

I would suggest that you postpone purchasing Curtiss-Reid shares at least until there is some definite evidence of an improvement in earning power.

The company was incorporated in Canada late in 1928 to acquire the Reid Aircraft Co., Limited, owner of an airport at Montreal and manufacturer of the Reid Rambler, a light metal plane. A controlling interest in the company was acquired in January, 1929, by the Curtiss Aeroplane and Motor Co., New York, in order to obtain facilities for the distribution of the American-built Curtiss craft in Canada. Other activities of Curtiss-Reid include the production of aeroplane parts, and the operation of transportation routes, flying schools and a sales division. The company has a contract for the distribution of Curtiss Robin and Sikorsky planes in Eastern Canada.

The capitalization of the company consists of 50,000 shares of \$2.00 preferred (par \$30.00), cumulative from January 1st, 1932, and 100,000 shares of common stock. A majority of the common is held by Curtiss-Wright Corp., which provides technical assistance and general supervision. The preferred stock is redeemable at \$32 per share, and carries a warrant to purchase two common shares at \$16 per share until January 1st, 1939. Incidentally, each share of the original common carries a warrant to purchase an additional share under the same terms. Funds received from the exercise of warrants attached to the preferred are to be used to retire that issue. No dividends are being paid on either the preferred or the common at the present time.

WHY NOT DEMAND IT?

Editor, Gold and Dross:

I am enclosing a "progress report" on Denison Copper and I would like to know if the statement is correct that certain people took over 1,175,000 shares of this mine. I have bought some shares from two fellows who have been around here for two months and are selling yet. If this report is not correct what steps could I take to get my money back?

—H. W., Perth, Ont.

The "puff" letter on Denison Copper which you enclose is designed to keep you sold on it and to help the activities of salesmen in your section. You can take the statements with considerable reserve. The information offered is not specific and is open to doubt. The alleged sale of 1,175,000 shares of stock to certain named interests has no significance for you. The people who take treasury stock do so with the intention of re-selling it at a profit. They usually obtain an option on a block and they find a customer for it first. When sales fall off they simply lose interest.

What is more significant is the statement that \$100,000 has been spent on exploration of property. It would be interesting to know what work was done and exactly what results were secured in drilling. The financial sponsor might have put such details in his cheerful letter. People nowadays are competent to pass on mining data and to draw their own conclusions. I do not think that Denison Copper has had any unusual or even particularly favorable results from its work. The property may warrant a test but you people who put up the money should be given exact information, not "puffs." Why not demand it?

As to getting your money back I am afraid your case is hopeless, unless you could definitely prove misrepresentation.

INT. COMBUSTION ENGINEERING

Editor, Gold and Dross:

Can you tell me how the reorganization of the International Combustion Engineering Corporation is going on? I would particularly like to have some information regarding the plan of refinancing, and what affect you think this will have on the stock. What does the latest earnings statement show?

—S. N., Montreal, Que.

You don't say whether you are a stockholder or thinking of becoming one. If it's the latter, I would advise against a speculation in either the preferred or the common for the present at least.

While reorganization of the company, through the receivership, is progressing at a satisfactory rate, provision for refinancing has not been made so far and it is impossible therefore, to forecast what the position of the present preferred and common stocks will be. Anyone buying either of these issues should be prepared to carry it for an indefinite period of time. The company has issued no earnings statement since the report covering 1928 operations. Net for that year amounted to \$3.18 per common share, as against \$2.62 in 1927.

Owing to the shake-up of the company's operations resulting from the appointment of a receiver and the reorganization currently in progress, the trend of the company's earnings during the past year cannot be estimated. At the present time four distinct protective committees exist and are operating.

POSSIBILITIES IN VENTURES LTD.

Editor, Gold and Dross:

I am thinking of taking a flyer in two or three hundred shares of Ventures Limited at around the present quotation of under \$2 per share. I would buy outright of course and be prepared to hold a year or two for a profit. I have life insurance and bonds sufficient for my circumstances but wish to throw a few hundred dollars into something speculative to try my luck.

—G. W. P., Kincaid, Sask.

Ventures is a reasonable choice, I think. The company's long-awaited statement has now been issued and it is possible after a long interval, to study an official presentation of assets. It is apparent that the company has been able to report a fairly satisfactory condition, even after the price deflation of its stock holdings has been taken into account. Interests other than cash and stock have been reduced to a reasonable basis and those retained have a certain prospective chance of becoming important in the future.

A review of the statement provides the following list of assets: Ventures has 1,536,170 shares of Falconbridge; 1,375,000 share of Conlaum; cash and receivables, \$291,652; Rhodesian copper stocks, \$1,354,442 at cost; Canadian and American stocks exclusive of Falconbridge, \$2,487,801, at cost.

The company has advanced on account of electrolytic zinc plant, \$79,900; on account of Ontario refinery, \$233,258. There is in the holdings of intangible value the Opemiska option, covering one of the best copper finds in recent years. With this is associated a 10% interest in Prospectors' Airways, which put over the Opemiska deal.

Ventures has an undisclosed stock interest in Dominion Explorers, which has several finds of importance in the

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GOLD & DROSS



far north, including that at Great Slave Lake. The company also has 157,500 shares of Northern Lead-Zinc Mines, Limited, which has the principal find at Great Slave.

In Newfoundland the company has stakes of unknown value at this time. There are also holdings in Finland. In addition Ventures has an undisclosed interest in Sudbury Nickel and Copper Company which has holdings in the Sudbury Basin area.

The company in its annual statement says that at prices prevailing at year end Ventures had \$9,892,950 in cash and securities and that 6,423,365 shares were issued, of which 5,425,000 shares are pooled until January first, 1931.

It is thus apparent that the company had about \$1.50 in tangibles on January 1st and the amount which can be allowed for the intangibles cannot at the moment be calculated. However, several of the undertakings offer considerable promise and for anyone who is able to set aside a certain sum for speculative purposes the stock seems to offer some attraction.

THROWING GOOD MONEY AFTER BAD

Editor, Gold and Dross:

Having come into possession of some shares in Goldfields Limited and some Associated Goldfields shares which the Goldfields Creditors Syndicate say they will exchange for shares of the same standing in the new company for a payment of three cents per share. Would you please advise me as to the standing of the new company and as to the value of shares or will they ever be of any value as I do not want to spend the money if the shares are worthless.

—N. D., Markham, Ont.

I feel sure that you would only be throwing good money after bad if you accede to the request of Canadian Associated Creditors to put up more funds. This property has the most complete history of failure known to me. It has had several reorganizations, ran its capitalization up to 25,000,000 shares, borrowed money on notes, went hugely into debt and wound up in a most complete smash. Some fanatical shareholders persist in regarding the property as valuable, despite all reasonable evidence to the contrary. The theory that the small water power owned by the company could effect salvation is not tenable. At the most the company could develop 8,000 to 10,000 h. p. and the area where it is located is over supplied now.

POTPOURRI

H. M. P., Sarnia, Ont. VIPOND has been doing well lately. The present situation, minewise, can be summed up as follows. Since the annual report new ore has been found to offset that removed and reserves total \$1,000,000 and a good percentage of this ore is broken, that is, part of the cost of mining is paid. Mining results on the 400 foot level have been satisfactory. One vein has opened for 180 feet, showing ten foot width and \$8 values, unusual for Vipond. There are quite attractive chances of finding similar conditions on other levels. The company has been successful in locating extensions of Hollinger veins and the question to be solved now is whether these veins have considerable depth in Vipond ground, or whether they come more or less to the surface there. Work to this end is in progress. Vipond has about \$600,000 in cash, in addition to \$250,000 turned over to Huronian Mining and Finance Corporation Profits are running around \$25,000 monthly and this is the best experience the company has had since inception. It is true that the stock has sold at very much higher prices, in boom times, before the share buying public had experienced the chastening effect of a panic market from which mining issues have only partly recovered. Unless exceptional luck attends Vipond's exploration work I do not expect to see your buying price repeated in the near future. There is not at this time any prospect of dividends. Your stock has three chances of appreciation: in new and substantial ore developments; in Huronian progress; in market improvement.

I. R., Ottawa, Ont. JAY JACKSON SYNDICATE appears to have stopped work in the summer of 1928. It had nothing but acreage in Clercy township an area which has yielded nothing in the way of ore to anyone. I note that the syndicate officials have no Ottawa address at present. You might try to learn present address from the Secretary of State's office, as the syndicate had a Federal charter. You might also try the auditors, Fitzgerald Audit Company, Citizen Bldg., Ottawa. My file shows head office address at 194 Sparks St., which I assume is Blackburn Bldg. My personal opinion is that the syndicate has simply given up the ghost. They had nothing anyway.

C. A., Ottawa, Ont. GOODYEAR TIRE AND RUBBER COMPANY OF CANADA common stock offers good speculative possibilities for a long hold. On the basis of a \$5 regular dividend and a \$5 bonus, the yield on a price basis of 170 would be 5.88 per cent. I understand that the company's sales for the first four months of the current fiscal year showed a slight reduction, as compared with the corresponding period in the previous fiscal year, but that the reduction in profits has not been proportionate to the reduction in sales. But even if the company's profits are more or less substantially reduced in the present year, the company might still earn the \$10 per share required for dividends by a good margin, if its earnings did not fall too far below those of the previous year, when nearly \$22 per share was earned on the common. The company enjoys exceptionally able management.

T. C., Walford Station, Ont. CARLSON COPPER SYNDICATE holding a group in Dufay township, Rouyn area, has had a rather interesting experience in opening up quartz vein carrying copper sulphides. Stripped on surface for a considerable distance and traced by cross trenching the main vein was subsequently diamond drilled, the best indication being a 100 foot length of 6 per cent copper ore in a width of 5.5 feet. I have seen an encouraging report by a competent engineer who commends the operators for methodical and well directed work. This is a modest operation which might lead to something. The operators are experienced prospectors. I understand work will be resumed shortly.

M. N., Calgary, Alta. CANADA PERMANENT MORTGAGE CORPORATION is a very sound concern, in a strong financial position and making steady progress. It is ably managed and its long-term prospects and conservatively managed. However, its stock is rather closely held and there is comparatively little market activity in it, and there is no reason to expect any rapid market appreciation. In other words, it is the kind of stock which should be held for income, present and prospective, rather than for the possibility of quick profit.

H. H., Toronto, Ont. SUDBURY BASIN is continuing work drilling under lake and getting fair results. The most news of most importance is the intimation of directors that a separate company will be erected on the part of the property which has shown an important orebody. I understand that the new company will operate separately, an attempt will be made to sell stock in it to provide capital to bring it to production. I also understand that shareholders in Basin will be given an opportunity to buy into it on a preference basis. Personally I do not like the whole idea. I think shareholders in Basin are entitled to all the ore the company has been able to find without further capitalization, even if in form of new company. Basin officials argue that this move is in the interest of shareholders, putting life into the move is in the interest of shareholders. Basically the big trouble with all the mining issues is lack of marginal trading facilities. The big mining brokers are dealing in cash only, despite the fact that there is abundance of call money now available at fair rates of interest. Should the government permit resumption of margin trading there will be an immediate improvement.

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A Canadian Company Investing Its Funds in Canada.
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Head Office, Waterloo, Ont.
Insurance in
Force . . . \$52,460,013
Assets . . . 7,323,146
Policy Reserves. 5,547,433



ALFRED WRIGHT, President



HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

Policyholders' Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

The Western Empire Life Assurance Co.
WINNIPEG, MAN.

Concerning Insurance

Crime Waves and Underwriting How Epidemics of Thefts and Bank Hold-ups Are Halted by Underwriters

By GEORGE GILBERT

ONE of the sensations of ten years ago was the series of startling thefts by Wall Street runners and messengers, a class of employees, by the way, always previously found to be exceptionally honest.

It developed that professional criminals had formed a well thought out conspiracy to tempt these trusted youths, who were induced to abscond with the satchels filled with negotiable securities which they carried between stock brokers' offices and the banks. About \$2,000,000 disappeared in this way before the thefts were stopped.

It was the underwriters of the large fidelity and surety companies who brought this large scale thieving to an end by forcing the stockbrokers to adopt proper safeguards. They inserted clauses and riders in their fidelity bonds making these safeguards a condition for continued protection.

Thereafter messenger boys carrying cash or negotiable securities above stipulated amount through the streets were accompanied by armed guards. More careful investigation was also given to the private lives and past records of all new brokerage employees, and greater secrecy was maintained in brokerage offices regarding the transfer of money and securities.

As a result of the action of the underwriters, not only were the thefts stopped, but the premium rates for Wall Street brokers on fidelity bonds were brought down.

At first, when one of these so-called crime waves strikes a section of the country, the surety companies often have to pay heavy losses—sometimes running into hundreds of thousands of dollars—before they get their bearings, as it were, and can insist on necessary safeguards to meet the situation. Their method is to refuse to renew risks until protective measures are put into effect. As soon as these safeguards begin to operate, the losses at once decrease.

It is often thoughtlessly said that insurance companies thrive on crime waves. As a matter of fact, however, if the companies did not constantly seek to reduce and prevent crime, their losses would become so heavy that they would either have to adopt extremely high rates or go out of business.

Salutary prison sentences for embezzlers are continually being urged by the companies, and the passage of laws similar to the Baumes law in New York State is also receiving their support. Circulars describing new methods of safeguarding cash, securities and other valuables are likewise being sent out to business men and property owners.

Educational campaigns for the enlightenment of the public are carried on by them from time to time, furnishing practical arguments to prove that crime does not pay, such as the figures recently supplied by the warden of one of the large prisons, showing that the 900 convicts serving sentences for financial crimes only received on the average \$400 a piece as the fruit of the particular crime for which they were being punished.

Bank hold-ups, which were prevalent a few years ago, have been greatly reduced by the combined efforts of the bankers' associations and the surety companies. As a result, armed guards in banks were increased, and in some cases machine guns were placed behind screens in bank balconies. Bullet

proof glass was put in front of tellers' cages. Stronger vaults were installed, and greater precautions taken when transferring money and securities between head offices and branches. Greater secrecy was maintained regarding each bank's affairs and the movement of its funds.

Epidemics of silk, fur and jewellery thefts during recent years have also been curbed by co-operation between the surety companies and business associations. By refusing to underwrite certain classes of burglary risks unless they were brought up to standard requirements, the companies have taught business men to be more careful in the protection of their property.

Thus, while crime waves may be said to furnish valuable advertising for insurance companies, as they direct public attention to the danger of serious financial loss and the need of insurance against such loss, it is too expensive a form of advertising to be borne with equanimity, as each crime wave costs the companies hundreds of thousands—sometimes millions—of dollars. Consequently no time is lost in devising the necessary protective measures to deal with the particular class of crime which has become rampant, and so bring underwriting losses back to normal.

Canadian General Shows Substantial Growth and Expansion

THE annual statement of the Canadian General Insurance Company makes it clear that the past year was one of remarkable growth in business and development of field organization on the part of this aggressive Canadian insurance institution.

The company was reorganized in March, 1929, under the control and management of Canadian Insurance Shares Limited, and in a little over eight months has succeeded in setting up a complete fire and casualty organization in all provinces in which it operates, having fire general agencies and direct representatives and fully equipped casualty branch offices in most of the larger cities of Canada.

The premiums written in 1929, less cancellations, were \$615,000, almost evenly divided amongst the three major classes, fire, automobile and casualty, and with the exception of the automobile branch the loss experience has been highly satisfactory.

Organization expenses were extremely heavy, principally on account of the rapidity with which the company's plant was installed, but all such expenses, together with the entire cost of head office and branch office furniture and equipment, automobiles, printing and supplies, have been written off to profit and loss and do not appear in the statement.

The statement shows assets of \$1,250,000, an increase of approximately \$77,000 since June 30th, 1929. The surplus to policyholders is approximately \$935,000, a reduction of only \$65,000 after providing for the abnormally heavy increase in premium reserve of \$166,000 and after writing off all expenses of organization, as already explained.

The Canadian General transacts practically all classes of business excepting life insurance, but specializes in the more profitable classes of casualty insurance and through its branch



G. C. KILBORN
Who has been appointed Provincial Manager for Ontario of The Canadian Hardware and Implement Underwriters, with headquarters at Toronto. The three companies represented are the Retail Hardware Mutual Fire Insurance Co., Hardware Dealers Mutual Fire Insurance Co., and Minnesota Implement Mutual Fire Insurance Co. Mr. Kilborn is an experienced field man, previous to entering the insurance business he was twelve years on the road for a wholesale hardware supply house. Under his direction, it is planned to double the field representation in Ontario during the present year.

offices renders a complete casualty service to agents and brokers. It has already become a prominent factor in the insurance business throughout Canada.

The Officers of the company are: W. W. Evans, Toronto, President; W. P. Fess, Vice-President and Managing Director; Paul H. Horst, Vice-President and Thos. G. Breck, Secretary, E. C. G. Johnson is fire manager and John C. Hatchford casualty manager, and Ontario branch office is under the management of W. F. Spry with Norman G. Cummings, as assistant manager.

General Manager of Excelsior Life Gives Address at Vancouver

MAJOR A. C. GALBRAITH, recently appointed general manager of the Excelsior Life Insurance Company of Toronto, was the guest of honor and principal speaker at a luncheon given by Mr. F. J. Gillespie, provincial manager of the company, at the Hotel Vancouver on March 17th.

Major Galbraith was introduced by Col. F. J. Bell, superintendent of the Vancouver General hospital, and was welcomed to Vancouver by Ald. E. W. Dean, acting for Mayor W. H. Malkin, who was unable to be present.

As a Director of the Ontario Hospital Association and Governor of the Toronto Western Hospital, of which he was the former General Superintendent, Major Galbraith has visited and inspected the principal hospitals throughout Canada, and it was on this subject that he addressed the meeting.

Other speakers at the luncheon were Mr. Chris. Spencer, President of the David Spencer Departmental Stores Ltd., Hon. Justice Macaulay of Yukon Territory, Mr. W. C. Woodward, President of the Board of Trade, Mr. F. J. Burd, Managing Director of the Vancouver Daily Province, Mr. S. I. Griffiths, business manager of the Daily Sun, and Mr. Fred Crone, chairman of the parks board.

Toronto General Insurance Co. New Name of Toronto Casualty

ANNOUNCEMENT is made of the re-organization of the Toronto Casualty, Fire and Marine Insurance Co., under the name of Toronto General Insurance Co., the revision of the capital structure to provide for an increased number of shares, and the consolidation of the management with that of the Canadian General Insurance Co. The combined head offices of the two companies will be located in the Federal Building, Toronto.

Until the Bill providing for the change in capital structure has finally passed the Ontario Legislature, the company, it is announced, is precluded from publishing the new Financial Statement. In the meantime, the following figures showing the financial position have been published: Total assets, \$1,436,000; surplus to shareholders \$541,640, after providing for an unearned premium reserve of \$392,000 and an outstanding claim reserve of \$219,500.

Motion Pictures Used in Court to Disprove Claim

A "DRUGLESS" physician out in the State of Washington recently sued the Western States Life for the payment of \$3,500 a year for what

A Tower of Strength

Assets - \$568,000,000
Life Assurance in force:
\$2,400,000,000
Rate of interest earned on mean invested assets in 1929
7.02 per cent.

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE MONTREAL



"GREAT news, Mary! I've just fixed it so we'll be independent at sixty. No money troubles—no worries—comfort and happiness for you and the kids, no matter what happens!"

"How did I do it? Simply by taking out the New Great-West Prosperity Policy. You bet I'm feeling GOOD. Be home in twenty minutes to tell you all about it."

THE GREAT-WEST "PROSPERITY" POLICY

is a new plan specially designed for men who desire early financial independence. Example: Man, aged 25, deposits \$313.50 annually. At age 60 he has the option of drawing a monthly income of \$100 for life or a guaranteed lump sum of \$14,300—plus substantial accumulated profits. In the event of death, his family inherits the full benefits.

The New Great-West "Prosperity" plan affords special disability privileges and numerous other appealing features. Write for information.



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ESTABLISHED 1885

SECURITY — STABILITY — SERVICE

Managers or Ontario General Agents for the following substantial Non-Board Companies:—

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK	Assets \$13,612,591.00
Established 1910	
WELLINGTON FIRE INSURANCE COMPANY	Assets \$ 452,433.90
Established 1840	
PACIFIC FIRE INSURANCE COMPANY	Assets \$ 6,713,678.12
Established 1851	
FEDERAL FIRE INSURANCE COMPANY OF CANADA	Assets \$ 707,240.30
Established 1923	
MILLERS NATIONAL INSURANCE COMPANY	Assets \$ 5,502,475.01
Established 1865	
LUMBERMEN'S INSURANCE COMPANY	Assets \$ 5,079,921.32
Established 1873	
STUYVESANT FIRE INSURANCE COMPANY	Assets \$ 4,799,513.94
Established 1850	
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY	Assets \$ 776,064.94
Established 1835	
BALDWIN FIRE INSURANCE COMPANY	Assets \$ 4,315,287.75
Established 1863	
NEW JERSEY INSURANCE COMPANY	Assets \$ 4,400,382.86
Established 1910	
AMERICAN COLONY INSURANCE COMPANY	Assets \$ 1,744,276.56
Established 1890	
AMERICAN AUTOMOBILE INSURANCE COMPANY	Assets \$11,705,196.00
Established 1911	
AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY	Assets \$ 1,883,485.55
Established 1928	
TOTAL ASSETS REPRESENTED	\$61,692,548.45

Applications for Agencies solicited and brokerage lines invited from agents requiring non-board facilities

78 - 88 King Street East, Toronto

"World's Greatest Automobile Mutual"

Cash Assets Over \$11,500,000
Policyholders' Surplus Over \$3,000,000
Prompt, Fair Claim Service Everywhere
Dividend Savings Paid 25%

Lumbermens Mutual Casualty Company
410 Lumsden Building—TORONTO—Elgin 7207



FINANCIAL SECURITY

A Monarch Life Insurance policy will protect your family or make your own future financially secure. Rates are low and profits liberal. Write for particulars.

THE MONARCH LIFE ASSURANCE COMPANY

Good Openings for Salesmen—Apply, Head Office—WINNIPEG



G. A. MORROW
President of the Imperial Life Assurance Company who has been elected a director of the National Trust Company.

The Ocean Accident & Guarantee Corporation, Limited
 Canadian Head Office:
 Federal Building, Richmond & Sheppard Streets, TORONTO
 Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,
 Guarantee Bonds, Fire, Boiler, Electrical Machinery.
J. A. MINGAY, Manager for Canada
 Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited
 of London, England
 Offices: Toronto—Montreal
 Automobile, Accident, Sickness, Liability, Guarantee Bonds,
 Plate Glass, Burglary, Boiler and Fire.
C. W. I. WOODLAND, General Manager
 For Canada and Newfoundland
 APPLICATION FOR AGENCIES INVITED
 Branches: Winnipeg Calgary Vancouver London Ottawa

We offer every facility to both the Assured and the Agent—
 satisfying the growing demand for purely Canadian Insurance.
The Casualty Company of Canada
 OF TORONTO
 Everything but Life Insurance—Agency Correspondence invited.
 COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

Promptness a Virtue

Promptness in settling claims is a virtue that this Company holds in high esteem and practises with unbroken regularity.

Applications From Reliable Agents Solicited.

The DOMINION OF CANADA GENERAL INSURANCE CO.

Established 1887

Head Office—Toronto

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 BRANCHES: Montreal, St. John, Halifax, Ottawa, Hamilton, London, Winnipeg, Calgary, Vancouver, London, England; Kingston, Jamaica

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 THE FAMOUS PYRENE NON-FREEZING
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NORMAN S. JONES, President. ESTABLISHED 1872
SENECA JONES & SON LIMITED
 HOME OFFICE: HAMILTON, ONTARIO
 CANADIAN GENERAL AGENTS FOR
 Fidelity American Insurance Company
 Mill Owners Mutual Fire Insurance Company
 Merchants & Manufacturers Fire Insurance Company
 Combined Assets, \$8,000,000 Policyholders' Surplus, \$4,000,000
 Associate and Reinsuring Companies' Assets Over \$40,000,000
 Inquiries from Well-Established Agencies Invited — Coast to Coast Service.

UNIVERSAL INSURANCE COMPANY
 J. H. RIDDEL, Manager for Canada. NEWARK, NEW JERSEY
 SAMUEL BIRD, President
 Head Office for Canada REFORM BLDG., TORONTO
 RELIABLE AGENTS WANTED IN ONTARIO

Established 1864
Robert Hampson & Son Limited
 Insurance Agents and Brokers
 FIRE MARINE CASUALTY
 451 St. John St., Montreal

LYMAN ROOT, President & Managing Director. ROBERT LYNCH STAILING, Vice-President & Asst. Managing Director. F. E. HEYES, Secretary.
IMPERIAL INSURANCE OFFICE
 FORMERLY — IMPERIAL UNDERWRITERS CORPORATION OF CANADA
 HEAD OFFICE—TORONTO
 FIRE AND CASUALTY

he claimed were permanent injuries received in an accident.

When the case came to trial in the Superior Court at Seattle, the court room was ordered darkened, and on a specially prepared silver screen there flickered several "shots" of the claimant, showing him as he vigorously walked about a tract of land, passing back and forth in measuring the ground.

The reel was admitted as evidence by the court, after a strong protest by claimant's counsel. The camera which took the pictures had been concealed in nearby underbrush, and was operated by a special claim investigator for the insurance company.

This is a new method of dealing with claims in disability underwriting, and opens up wide possibilities for its more extended use in other directions.

INSURANCE INQUIRIES

Editor, Concerning Insurance:
 Are The American Insurance Company, Newark, N.J., and the New York Casualty Company, formerly The New York Plate Glass Insurance Company, safe to insure with for an automobile policy?

—P. C. D., Richmond, Que.

Both The American Insurance Company and the New York Casualty Company are regularly licensed in Canada, maintain assets in this country in excess of their liabilities here, and are safe to insure with for automobile insurance or the other classes of insurance transacted by them in Canada.

They have deposits with the Dominion Government for the protection of Canadian policyholders as follows: American, \$140,000; New York Casualty, \$160,000.

Editor, Concerning Insurance:
 My insurance policy for \$1,000 has become due for rearrangement of the investment under three options as follows: Option 1, continue policy and accept, additional paid-up insurance non-participating for \$550.10 making policy for \$1,550.10. Option 2, continue policy for \$1,000 and take out cash dividend of \$296.37. Option 3, continue policy and convert cash dividend into an annuity for life of \$23.45. What would you advise doing at my age, 52? The total cash value of policy would be \$898.37. I am inclined to take the dividend of \$296.37 and continue \$1,000 insurance, investing the dividend in common stock. If you advise doing this, what stock do you suggest or what other advice would you offer?

—F. P. M., Toronto, Ont.

If still in need of insurance protection, I would advise taking advantage of Option No. 1, which would increase your insurance from \$1,000 to \$1,550.

Rather than take the dividend of \$296.37 and invest it in common stock, it would be more advisable in my opinion, if you do not need the increased protection obtainable under Option No. 1, to take Option No. 3, which would give you an annuity for life of \$23.45.

This would relieve you of the trouble of looking after the investment of such a sum as \$296.37. The \$23.75 is a sure and certain amount, which you can depend upon receiving each year as long as you live. Where could you safely invest the sum in question to give a better yield?

Editor, Concerning Insurance:
 A local life insurance agent has advised me that it is impossible for an insured person to change his beneficiary from one member of the preferred class to another in the same class, without obtaining the consent of the original beneficiary. I have always been under the impression that it would be binding on the company if a man changed his beneficiary from his wife to his son or daughter by making a will or attaching a properly completed change of beneficiary form to his policy. The local agent referred to advised me that the company would not pay the claim to the son or daughter unless the wife consented to the change; also that the company had to be notified of her consent. I would appreciate an unbiased opinion of this question, such as you always give in your valuable paper.

—H. E. H., Shaunavon, Sask.

The insured has the right to change the beneficiary under his policy from one preferred beneficiary to another preferred beneficiary without obtaining the consent of anyone. As children are preferred beneficiaries, a man is accordingly entitled to make his son or daughter the beneficiary instead of his wife.

This may be done by filing a declaration of the change with the insurance company, or by a last will. Change of beneficiary forms are usually supplied by the insurance company in duplicate, and one copy is returned to the insured for filing with the policy.

The insurance company has no option but to pay the claim to the properly designated beneficiary.

Editor, Concerning Insurance:
 I will be glad for information regarding the following group of non-tariff fire insurance companies represented by Hawker-Jones Limited, St. John, N.B.: I understand that they are regularly licensed, and that one of them has been in business over fifty years. The companies are:
 Merchants and Manufacturers Fire Insurance Co., Newark, N.J.; Fidelity American Insurance Co., Houston, Texas; National Guaranty Fire Insurance Co., Newark, N.J.; General Insurance Co. of America, Seattle, Wash.

Mill Owners Mutual Fire Insurance Co. of Iowa, Des Moines, Iowa; Central Manufacturers Mutual Insurance Co., Van Wert, Ohio; Lumbermens Mutual Insurance Co., Mansfield, Ohio; United Mutual Fire Insurance Co., Boston, Mass.

—A. B., Halifax, N.S.

These non-tariff companies, some of which, are stock companies and some mutual companies, are all regularly licensed to do business in Canada and have Government deposits here for the protection of Canadian policyholders.

They maintain assets in this country in excess of their liabilities here, and claims against them can be readily collected in Canada. They are accordingly safe to insure with for the class of business transacted.

Their Government deposits are as follows: Merchants and Manufacturers \$100,000; Fidelity American, \$51,000; National Guaranty, \$101,867; General of America, \$217,000; Mill Owners Mutual \$137,000; Central Manufacturers Mutual, \$60,000; Lumbermens Mutual Insurance Co., \$60,000; United Mutual Fire, \$50,000.

The first company on the list was incorporated in 1868, the second in 1927, the third in 1924, the fourth in 1923, the fifth in 1875, the sixth in 1876, the seventh in 1895, and the eighth in 1908.

Editor, Concerning Insurance:
 Are fire insurance companies required to contribute to the support of fire brigades in other British countries besides England? If so, to what extent must they so contribute? Any information you can give me will be appreciated.

—D. M. G., Montreal, Que.

According to my information, in New Zealand and in the State of New South Wales, Australia, the fire insurance companies must share with the Government and the municipality the cost of the fire brigades to the extent of one-half the whole cost.

As fire brigades are maintained for the benefit of the entire community and not only for the benefit of those who carry insurance, the cost should be borne by the entire community and not saddled on those who have the foresight to insure. Where the insurance companies are taxed for such a purpose, they must load their premiums to take care of this extra impost, so that the insuring public must bear the added burden, while the non-insuring public go free, though receiving the same benefit from the fire brigade. Which is an obvious injustice.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

TORONTO, MARCH 17, 1930

Editor, Concerning Insurance:
 In the issue of your Journal of last week an enquiry from "J.A.W." Chatham, Ont., appears in connection with our Association.

The facts stated in the enquiry are inaccurate. Our Association has been giving paid-up insurance, to the same extent as all life insurance companies give, for a number of years and "J.A.W." is entitled to a paid-up policy without further payments for premiums. Furthermore our society for the last six years has been giving insurance bonuses out of surplus of assets over liabilities amounting to 1 per cent. a year on the amount of the policy. "J.A.W." is therefore entitled to three such bonuses.

His contention that because he has paid in premiums more than the face value of his policy is unfair to him shows that he is very unfamiliar with the basic principles of life insurance. We are writing giving him full information about his rights.

Our experience as to percentage of solvency on the N.F.C. Table is 134.4 per cent. and according to the B.M. Table 123 per cent.

The article in question may mislead our members, hence we ask a correction in terms of above.

F. S. MEARNS, Grand Secretary.

I am glad to give space to this letter, which shows that our enquirer, "J. A. W., Chatham, Ont.," was under a wrong impression when he stated that there was no paid up value to the certificate he holds in the Sons of Scotland Benevolent Association.

It now appears that he is entitled to a paid up policy without further payment of premiums, and is also entitled to three bonuses out of surplus earnings of the society.

A letter is being written to him by the society giving him full information about his rights in the matter.

It is to be regretted that a member of such long standing should not be fully informed as to his rights under his insurance certificate, and it is satisfactory to know that the society is taking the necessary steps to put him in possession of complete information.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfill the above conditions will not be answered.

THE FIRE INSURANCE COMPANY OF CANADA

Head Office - 465 St. John St., Montreal

Capital Subscribed \$ 500,000.00
 Capital Paid Up \$ 250,000.00
 Total funds for security of policy holders \$1,223,118.94

HON. SENATOR R. DANDURAND, President.
 J. A. BLONDEAU, Vice-President and Manager.
 F. E. LEYLAND, Assistant Manager.

Toronto Branch Office, 312 Metropolitan Bldg. GROVER LEYLAND, Local Manager.

One of the few responsible Canadian controlled Companies that is really independent. Submit us a risk that warrants preferential consideration and we think our office will interest you.

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$5,000,000

A. & J. H. STODDART, General Agents

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 RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA

H. A. JOSELYN, SUPERINTENDENT FOR CANADA—TORONTO

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HEAD OFFICE—TORONTO

No company is equipped to give greater service to an agent - - almost every known risk covered, except life. A few additional agents are desired.

THOS. H. HALL, Managing Director.

W. A. BARRINGTON, Manager.

ROSSIA OF COPENHAGEN

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Head Office for Canada

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REED, SHAW & McNAUGHT,

64 WELLINGTON ST. WEST

ONTARIO PROVINCIAL AGENTS

The Protective Association of Canada

Established 1907

Assets \$348,403.50, surplus to policyholders \$157,457.70

The Only Purely Canadian Company
 Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

E. E. GLEASON, Pres. & Gen. Mgr.

Head Office

Granby, Que.

J. G. FULLER, Secy., Asst. Mgr.

EAGLE STAR & DOMINIONS INSURANCE COMPANY LTD.

OF LONDON, ENGLAND

Head Office for Canada

TORONTO

J. H. RIDDEL, Manager

DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax

E. L. McLEAN, LTD., General Agents, Toronto

Mutual Relief Life Insurance Company

HEAD OFFICE KINGSTON, CANADA

Established as the Oddfellows' Relief Association, 1874
 Reincorporated as the Mutual Relief Life Insurance Company, 1929
 A PURELY MUTUAL COMPANY OPERATING THROUGHOUT CANADA AND NEWFOUNDLAND

LOW PARTICIPATING RATES—HIGH GUARANTEES.

Business in Force over \$19,500,000. Assets over \$4,500,000.

Applications for Agencies Invited.

J. C. CONNELL, President.

A. J. MEIKLEJOHN, General Manager.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA: HAMILTON, ONTARIO

Writing Fire and Automobile Insurance at Cost

Assets \$4,784,342.81

ALL POLICIES NON-ASSESSABLE

PAYING DIVIDENDS RANGING FROM 25% TO 40%

Branch Offices:

Toronto, Ottawa, Vancouver, Victoria, Edmonton, Calgary, Saskatoon, Winnipeg, Montreal, Quebec City, St. John, Halifax and Charlottetown.



British Traders' Insurance Company Limited

FIRE MARINE
 AUTOMOBILE HAIL

Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.

English-made TOPCOATS

With the swagger, nonchalance and easy restraint for which an English topcoat is noted.

Tailored of long-wearing, luxurious, English woollens renowned for their remarkably smart patterns.

Made to our express order by England's foremost makers, Joseph May and Sons.

Values that you will find it difficult to equal.

\$30 to \$45

Pascoes

Two Shops

Kent Building Stollery Building
Yonge and Richmond Yonge and Bloor

Open Evenings Till 9

Britain's Trade Balance

Invisible Export Figures Indicate Importance to Nation of Its Financial Markets

By LEONARD J. REID

Assistant Editor of The Economist, London

THE total value of the overseas trade of Great Britain during 1929 was in the neighborhood of a thousand million pounds sterling of imports and eight hundred million pounds of exports giving an adverse balance on merchandise accounts of actually £366,300,000. This excess of imports over exports was £30½ million more than in 1928, but it was £4 million less than in 1927. The difference in value between the visible imports and exports is balanced by a number of items which within wide limits are ascertainable and calculable. These "invisible" exports, if added to the visible exports, result in a net excess of exports over imports and give a final "favourable" balance of trade for the United Kingdom.

This analysis of the export figures and the balance of payments is prepared by the appropriate Government department, namely the Board of Trade, with some valuable outside assistance. The largest item among balances of foreign payments on account of revenue transactions during 1929 was £285 millions, the estimated net income from overseas investments. In the Board of Trade statement this figure is given as the same for the last three years, and it is assumed that the fluctuations and movements in Stock Exchange security values and holdings, especially as between America and Great Britain, counteracted one another and in the absence of better evidence are presumed to give a final result unaltered from recent years.

The next largest item is £130 mil-

lions, being the estimated net national shipping income. This item includes disbursements by foreign ships in United Kingdom ports, and the earning by British shipping companies includes receipts through their overseas agents for shipping and other services rendered. The disbursement of British ships abroad is deducted before the net income figure is arrived at. It should be noted that this estimate of shipping income takes no allowance of shipping expenses generally so they in no way indicate the profit of shipping companies and, indeed, even if they made a loss during 1929, the estimates in question, being concerned only with income (except for disbursement abroad), would still present the same figure.

The remaining items of "invisible exports" are smaller and amount to £102,000,000. There is £65 million, also estimated at the same figure as last year, being net receipts from short interest and commission. This figure is particularly interesting as representing an estimate of the value of the London Money Market, viewed as an "exporting" industry. This may be compared, if comparison is indeed possible, with the 1929 value of exports of manufactured iron and steel goods which was £68 million.

The importance attached to British short period finance can therefore be realised and it deserves to be classed among Britain's major "industries" in international trade. Government receipts from overseas amounted to £22 million and include Reparation sums, payments as between Governments, and expenses within the United Kingdom for India, the colonies and dependencies. This total figure is £7 million higher than for last year mainly due to reparation payments. Finally there are miscellaneous receipts amounting to £15 million, the same figure as for recent preceding years.

The sum total of these balances amounts to £517 million, which set against the adverse merchandise balance of £366 million gives a final credit balance of £151 million for Britain's overseas trade during 1929. This is within one million pounds of the credit balance of last year. It may be said, therefore, that there has been no appreciable change in Britain's balance of trade during the last two years. It must be pointed out, however, that the figures are estimates made up on data which cannot be precisely calculated. It is to be hoped that financial interests will increasingly co-operate with the Government statisticians in the compilation of these accounts and add to the accuracy of the economic picture which they portray. Meanwhile they are sufficiently reliable to indicate the importance both to itself and to the world of Britain's financial rôle.

The Radio Outlook

(Continued from Page 46)

ful stimulus to the progress of the industry. A resourcefulness and ingenuity is evident in design, construction and marketing, unrestricted by the influence of too many precedents, prejudices and preconceptions which hamper the progress of older industries. The radio industry in this respect is not unlike our country. As I believe that the success of Canada is assured so I believe that this industry will follow a similar development.

The radio today is playing a vital part in the lives of Canadian people. With the pleasure-giving and educational values of radio, the industry must inevitably become one of the major specialty industries of this country. What developments the future holds none can tell, but we can surmise. I forecast in all good faith that the next twenty years will see a progress in the instrument, and hence the industry, which the most optimistic of us cannot envision today.



W. H. HALL

Executive Vice-President, the Canadian Surety Company, and Chief Agent for Canada of The American Surety Company of New York, who on April 1st entered his forty-fifth year in the insurance profession in Toronto.

—Photo by "Who's Who in Canada."

SUN LIFE ASSURANCE COMPANY OF CANADA

1929

A BOOKLET embodying the DIRECTORS' REPORT, the ADDRESS OF THE PRESIDENT AT THE ANNUAL MEETING, and a FULL LIST OF THE SECURITIES HELD BY THE COMPANY, is now available and may be had on Application to

Room 409, Head Office

Sun Life Assurance Company of Canada
Montreal

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WINNIPEG LIMITED
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MORTGAGES AND LOANS NEGOTIATED
TIME SALES PAPER NEGOTIATED

Edmonton Credit Building, Edmonton, Alberta.

Durant Motors of Canada, Limited and Subsidiaries

CONSOLIDATED BALANCE SHEET

December 31st, 1929

ASSETS	
Current Assets:	
Cash on hand	\$ 5,716.00
Cash in banks and on Call	1,775,708.80
Loan	\$1,781,424.80
Accounts and Notes Receivable, less Reserve for Bad Debts	1,360,046.25
Sundry Debtors	23,200.00
Balances owing by Allied Companies ..	42,022.76
Accounts Payable Debit Balances	35,255.48
Inventories, Materials and Supplies ..	997,166.00
	\$4,498,180.39
Investments in Other Companies:	
Montreal Automobile Trade Association, Limited	75.00
Fixed Assets:	
Land, Buildings and Plant	\$2,288,011.59
Less Depreciation Reserve	752,979.22
	\$1,535,032.37
Plant Additions in process of construction	13,040.46
Deferred Charges to Operations	1,548,072.83
	\$3,096,145.65
LIABILITIES	
Current Liabilities:	
Bank Advances (York Acceptance Corporation, Limited)	\$1,177,400.00
Materials and Expense Vouchers	340,672.72
Dealers' Deposits	23,200.00
Accounts Receivable Credit Balances ..	38,371.48
Balances owing to Allied Companies ..	48,106.31
Accrued Expenses	91,099.14
Unpaid Dividends, 1928 and 1929	3,222.90
Unclaimed Dividends	987.20
	\$1,723,059.75
Accrued Liabilities Not Due:	
Unearned Revenue, Service Charges ..	\$75,410.87
Sundries	84,711.70
	160,122.57
Reserves for Contingencies and Federal Income Taxes	181,431.29
Capital and Surplus:	
Capital Stock, Paid up	\$2,848,180.00
Surplus	1,155,423.14
	\$4,003,603.14
	\$3,096,216.75
CONSOLIDATED SURPLUS ACCOUNT	
(Year ending December 31st, 1929)	
Surplus, December 31st, 1928	\$789,294.23
Net Profit for year	401,378.91
	\$1,190,673.14
Less Reserve for Federal Income Taxes ..	35,250.00
Surplus December 31st, 1929	\$1,155,423.14

AUDITORS' CERTIFICATE

We have examined the books of Durant Motors of Canada, Limited, Toronto Durant Company, Limited and York Acceptance Corporation, Limited, for the year ending December 31st, 1929, and subject to our detailed reports on the individual companies, we certify that, in our opinion, the above Consolidated Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the affairs of the said companies, as of the date thereof.

Thorne, Mulholland, Howson and McPherson,
Chartered Accountants
Toronto, March 3rd, 1930.

BEAUHARNOIS POWER

A Comprehensive Analytical Study of Values

IN a review of the hydro-electric power situation in the Province of Quebec, in conjunction with the enterprise known as the Beauharnois Power Corporation, we have compiled certain data, for publication in pamphlet form, dealing specifically with the underlying conditions which should normally govern the securities of the Beauharnois Power Corporation.

Briefly to anticipate our summary of research, we are placing before investors the unusually attractive possibilities of the \$30,000,000 Beauharnois 30-year 6% Collateral Trust Sinking Fund Bond, \$27,000,000 of which was absorbed by the public in Canada, at a price of \$100, a few days after the collapse on the Stock Exchanges last autumn; constituting one of the most remarkable public flotations in the history of Canadian Corporate or Governmental finance.

It is our reasoned opinion, based on demonstrable quantities, that, owing to the common share attachments to this 30-year bond, the market will, in the course of the next five years, establish a direct or an equivalent valuation ranging from \$150 to \$200 per \$100 bond.

A Bond-Share-Warrant Investment

It should be appreciated by investors that to every \$1,000 bond is appended five shares of "A" Common Stock free; also Warrants entitling the holder to purchase twenty shares at \$35 per share of "B" stock, which ranks equally with the "A" stock, though without voting rights. Neither the free shares nor the Warrants may be detached from the bond certificate, until, in the case of the bonus stock, October 1, 1932, and in the latter, from October 1, 1932, to October 1, 1937, therefore the prevailing market value of these "A" and "B" stocks is at all times a market equity on behalf of the bond itself.

As the bond now pays 6% interest, we may properly appraise its normal minimum market value on the basis of that yield alone, at its current level of \$100; so that our analytical study necessarily deals with the factors which may be expected to put further market equities behind the bonds, through what we consider inevitable market value enhancement of the common shares, attached to the bonds.

This consequently gives the bond a "speculative" quality of no mean proportion, to add to its intrinsic attributes as a gilt-edged lien security, returning the high yield of 6% per annum, payable half yearly.

Briefly, our analysis discusses in circumstantial detail, the expectations of this 30-year bond-share-warrant investment over a five year period, when 1,000,000 horse power should be in operation, and we show with that production-unit, (50% of the final

objective), an earning power equal to slightly over \$4 a share on the "A" and "B" shares combined, after all charges.

With this \$4.25 earning power per share, we believe a price of \$60 a share to be quite conservative, without giving consideration to the investment momentum which will gather force when the public realize the company's industry-building characteristics in the territory adjacent to the Beauharnois operations.

We also give due consideration to the fact that it will be several years before dividends are declared, but in that respect it is well known that market increment does not wait for dividend declarations—and precedent tells us that prospective discounting of events is the astute investor's road to Eldorado.

Unusual Increment Indicated

The following tabulation considers the market equity of the 30-year bond and its share attachments, if all securities, bond and shares, are held for permanent investment, taking the price of say \$60 a share, within a period of 5 years.

A \$1,000 bond cost	\$1,000
5 free shares valued at \$60	300
Increment on 20 shares at \$25	500

Market value of the \$1,000 investment

On this tabular calculation, we find what represents an 80% increase in the capital investment, on a bond which returns a regular 6% yield during the entire period of increment growth.

In respect to the market position of securities of new hydro-electric corporations, during the period of initial physical construction, it has always appeared that many profitable investments have been lost to the average small investor, to the direct advantage of the big-lot buyer, who either is gifted with more vision, or is less inclined to be driven from his purpose by the unthinking and perhaps not disinterested generalities of competitive dealers and the omnipresent wisecracks.

We should be glad to forward upon request a copy of our comprehensive pamphlet analysis, dealing in detail with the factors which govern our estimation of great investment possibilities for the 30-year Beauharnois bonds, through the attached Free Shares and Warrants.

In view of the prevailing low rates for money, and the resultant favourable upturn which we anticipate in the bond market, we recommend to investors this 30-year bond at a price of \$100 and accrued interest, to yield 6% plus the valuable rights attached to the free stock and warrants. The bonds are in denominations of \$100, \$500 and \$1,000.

ESTABLISHED 1908

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Investment Bankers

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Factors in the Bond Market

Lower Money Rates Stimulate Bond Trading

The recent trend of low money rates has resulted in a decidedly bullish outlook for bond prices. Representing the factors of safety and yield to a high degree, bonds have come into sudden popularity in all fields of investment as a re-action from past months of speculation.

Offering at this time a diversified list of municipal, public utility and industrial securities, we suggest that you write or phone for a list of our current offerings.

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To lift the Mortgage off your Home

Having bought a home, you would wish your wife and children to continue to live in it, in the event of your death. To guarantee the fulfillment of your wish, a temporary policy can be secured at a very low rate of premium. You would probably have the mortgage paid off in that time. Then, if you wanted to continue the insurance, it could be changed over to a permanent basis.

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Insurance LIFE Company
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DOMINION
Textile Co.
Limited

Notice of Preferred Stock Dividend
A DIVIDEND of One and Three-Quarters per cent (1 3/4%) on the Preferred Stock of DOMINION TEXTILE COMPANY LIMITED has been declared for the quarter ending March 31st, 1930, payable on the 15th April to shareholders of record March 31st, 1930.

By Order of the Board,
JAS. H. WEBB,
Secretary-Treasurer.
Montreal, February 12th, 1930.

The Steel Company of Canada, Limited

Preference Dividend No. 75

Notice is hereby given that a dividend of forty-three and three quarters cents (43 3/4%) on the new Preference Shares of the Company has been declared for the quarter ending March 31st, 1930, payable May 1st, 1930, to shareholders of record at the close of business April 7th, 1930.

By Order of the Board,
H. S. ALEXANDER,
Secretary.
Hamilton, Ontario,
March 26th, 1930.

The Steel Company of Canada, Limited

Ordinary Dividend No. 53

Notice is hereby given that a dividend of forty-three and three quarters cents (43 3/4%) on the new Ordinary Shares of the Company has been declared for the quarter ending March 31st, 1930, payable May 1st, 1930, to shareholders of record at the close of business April 7th, 1930.

By Order of the Board,
H. S. ALEXANDER,
Secretary.
Hamilton, Ontario,
March 26th, 1930.

U.S. Industry Travels South

Industrial Development Greater Than in Any Other Area— Further Expansion Forecast

IN RECENT years the Southern U. S. has experienced a more extensive industrial development relatively than any other area of the country. Since 1900 the total wealth of the South has increased by 346 per cent., and the value of its manufactures by 563 per cent. Advances in agriculture, mineral production, the erection of new factories and other major activities have achieved an industrial productivity equivalent to that of the entire U. S. in 1900, and have awakened a new consciousness of economic unity in one of the wealthiest regions in respect of natural resources.

The development has attracted attention to the immense, and for the most part hitherto unrealized, resources of this district, which includes the eleven states south of the Mason-Dixon line and east of the Mississippi in addition to Missouri, Arkansas, Louisiana, Oklahoma and Texas, says The Index, published by the New York Trust Company. With three-fifths of the nation's continental coast line, the South has abundant resources of oil, coal and other minerals, extensive water power and fertile agricultural lands, a temperate climate and ample labor.

The question at once suggests itself: Why did not the industrial utilization of these resources take place before? The answer goes back to the Civil War and the conditions immediately preceding and following it. In the first half of the Nineteenth Century, cotton and slavery were inseparable and predominant economic factors in the South. While they represented the wealth of that region, they also tended to concentrate Southern activity almost exclusively upon the development of cotton growing and so deterred the South from adopting the industrial systems of the North.

After the middle of the century, the War of Secession stripped the South of both its man power and wealth and reduced it to extreme destitution. Then came the so-called Period of Reconstruction—with its "carpetbag" element and political intrigue—preventing the normal recovery of the Southern states and involving them in further debt.

With the recall of Federal troops from the South in 1875, the region gradually recovered from its post-war depression and some progress was made in railroad and industrial expansion; but it was not until 1900 that this recovery began to assume appreciable proportions. Since that year the South has risen from a primarily agricultural region to one whose industrial output today is more than twice the annual value of its farm production. At the same time farm products have more than doubled in value, output of oil has increased thirty-fold, coal production has tripled and the textile industry has advanced from a relatively insignificant position until it now accounts for more than half the country's total number of spindles.

To some extent these developments came about through internal changes in the economic fabric of the South. Low cotton prices at the turn of the century impressed the danger of relying too exclusively upon revenue from a single commodity, while negro migration from country to city for some time has been diverting interest from agriculture to manufacturing. Perhaps the chief influence upon its progress since 1900 has been the invasion of northern industries, along with the introduction of northern manufacturing methods and capital.

Before dealing with the industrial development it may be well to consider the status of Southern farming which, still engages by far the greater proportion of the population. More than half the number of farms in the United States are located in this region, producing about 40 per cent., in value, of the country's total crops. In addition to producing practically all the nation's cotton and tobacco, the

Southern states contribute almost a third of the corn, and a considerable amount of wheat, oats and hay. Some 300,000 carloads of fruit and vegetables are shipped from this district each year. The value of the South's agricultural production rose from \$1,564,069,000 in 1900 to \$5,184,646,000 in 1928.

Naturally, Southern farming has not escaped the general depression affecting agriculture in all parts of the country. While crop acreage has increased, crop values have declined. Substitution of mechanical implements for old methods of labor may improve the situation, but in a region which abounds in small one-man farms, this is naturally a gradual process.

More hope is to be seen in the organization of community farming and in marketing co-operatives. Another recent development tending to improve conditions is the marked extension of dairying and poultry farming.

Farm value of the Southern dairy industry rose from \$275,000,000 in 1927 to \$350,000,000 in 1928. The increasing adoption of standardized grades for milk is a further indication of progress in this line. No conclusive figures are at hand for poultry raising to which the southern climate is particularly favorable—although annual production is conservatively estimated at \$300,000,000 in value.

Meanwhile, as productivity of southern farms has expanded more than threefold since 1900, the value of manufactured products in this region has increased more than fivefold. According to the latest available census figures—those of 1927—the output value of southern manufacturing plants is around \$10,372,800,000 annually. Compared with 1923, this represents a gain of \$921,000,000 or almost two-thirds of the gain experienced by the entire country in the same period.

Textiles constitute the leading manufacturing industry in the South.

(Continued on Page 55)

THE CANADIAN SURETY COMPANY

Announces
The Removal of Its
Head Office

and
Ontario Branch Office

to
The Canada Permanent Building

FIDELITY and SURETY BONDS.
AUTOMOBILE, BURGLARY, FORGERY,
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FIRE INSURANCE.

CANADIAN HARDWARE AND IMPLEMENT UNDERWRITERS

Retail Hardware Mutual Fire Insurance Co.

December 31, 1929

ASSETS	
Cash in Office and Banks	\$ 139,145.50
Investments	4,158,916.66
Interest Accrued	72,076.52
Other Assets	605,631.73
	\$4,975,770.41

LIABILITIES	
Reserve for Unearned Premiums	\$2,313,222.50
Reserve for Unadjusted Losses	217,521.21
Reserve for Other Liabilities	131,221.33
Surplus	2,313,805.37
	\$4,975,770.41

Total Dividends Paid to Date
\$11,789,065.85

A premium with these Companies buys SAFETY-SERVICE-SAVINGS. Sound protection plus prompt service at cost are the symbols of our insurance.

Total Dividends returned to Policyholders
Since Organization \$31,209,882.13

Over \$675,000.00 On Deposit with Receiver General, Ottawa

Hardware Dealers Mutual Fire Insurance Co.

December 31, 1929

ASSETS	
Cash in Office and Banks	\$ 290,774.06
Investments	3,408,410.00
Interest Accrued	45,492.38
Other Assets	509,277.26
	\$4,253,953.70

LIABILITIES	
Reserve for Unearned Premiums	\$2,443,737.37
Reserve for Unadjusted Losses	219,496.60
Reserve for Other Liabilities	76,576.51
Surplus	1,514,143.22
	\$4,253,953.70

Total Dividends Paid to Date
\$9,904,249.44

Three strong companies instead of one are back of every policy issued by The Canadian Hardware & Implement Underwriters.

Minnesota Implement Mutual Fire Insurance Co.

December 31, 1929

ASSETS	
Cash in Office and Banks	\$ 215,686.45
Investments	2,931,134.02
Interest Accrued	41,560.61
Other Assets	662,067.15
	\$3,850,448.23

LIABILITIES	
Reserve for Unearned Premiums	\$2,180,343.68
Reserve for Unadjusted Losses	217,078.48
Reserve for Other Liabilities	143,707.16
Surplus	1,309,318.91
	\$3,850,448.23

Total Dividends Paid to Date
\$9,516,566.84

CANADIAN HARDWARE AND IMPLEMENT UNDERWRITERS

F. B. DALGLEISH, Manager
CONFEDERATION LIFE BLDG., WINNIPEG

CANADIAN GENERAL INSURANCE COMPANY

HEAD OFFICE: TORONTO, CANADA

BRANCH OFFICES: MONTREAL, WINNIPEG, REGINA, EDMONTON, VANCOUVER.

W. W. EVANS, President

W. P. FESS, Vice-President and Managing Director

PAUL H. HORST, Vice-President

THOS. G. BRECK, Secretary

E. C. G. JOHNSON
Fire Manager

J. C. RATCHFORD
Casualty Manager

NORMAN G. MATHESON
Western Casualty Manager

Balance Sheet as at December 31, 1929

ASSETS	
Investments	
Bonds and Debentures (at present market value)	\$931,809.29
Accrued Interest thereon	8,100.77
Securities at value realized by subsequent sale	85,484.33
	\$1,025,394.39
Cash on hand and in Banks	109,327.53
Agents' Balances (less reserve for doubtful accounts)	112,359.84
Sundry Accounts Receivable	2,717.52
	\$1,249,999.28

LIABILITIES	
Reserve for Outstanding Claims	\$ 37,435.36
Reserve for Unlicensed Re-insurance	27,322.61
Reserve for Accrued Taxes	12,292.22
Accounts Payable—	
Re-insurance Companies for Premiums	\$16,148.46
Bills Receivable Discounted	10,399.72
Sundry Accounts	7,261.69
	\$3,809.87

SECURITY TO POLICYHOLDERS	
Reserve for Unearned Premiums (Government Standard)	\$204,197.70
Capital—Issued and fully paid	500,000.00
Surplus	434,941.52
	\$1,139,139.22
	\$1,249,999.28

A CANADIAN Company doing a GENERAL Business

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Hudson's Bay Company



Bishopsgate

A Smoking Mixture
of rare excellence
blended for men of
exacting taste...

MILD AND MELLOW

Mines and the Public

(Continued from Page 45)

These three factors form the corners of a triangle of which the sides are sometimes represented by the broker and the promoter.

Canvassing the outlook with a number of prospectors, among them some of the old timers who have already made their "stakes" and others who are still chasing the traditional "pot of gold," the consensus of opinion seems to be that while from many angles the situation does not look too bright, even the darkest hour may not be without compensations. The feeling is still strong that at the very moment when public support is at its lowest ebb, perhaps even as this is being written, some lone prospector may be uncovering an important showing of mineral that six months hence may flash across front pages of the newspapers, hailed as another Hollinger, a new Lake Shore, maybe a second Frood or Noranda. Such things have happened before. To those of us who have travelled through a few of the countless square miles of open spaces which await the keen eye of the prospector, it seems only inevitable they should

happen again. Therein lies the age-old appeal and lure of mining.

"It is always in periods of apparent depression such as some see in the distance that such things occur," observed an exploratory engineer of long experience, in discussing the prospector's angle recently. "There has not been a really important discovery made since Noranda. I believe much of the trouble has been with the prospector himself. He has been having it too easy. With the exception of a few good prospectors, who can still be found, the majority of the old pick-and-shovel self-sufficient men who packed their own canoes and paddled from 30 to 40 miles a day are gone. The aeroplane and the kicker have done away with the necessity for physical effort and prospecting de luxe has become the fashion. I remember in Porcupine we had to dig through eight inches of moss before we could even see rock. Today the average prospector won't look at a country unless there are plenty of rock outcrops."

Having enjoyed his share of prosperity, along with the rest of the country, the prospector is now faced

with the fact that holidays are over and he must get back to work. For several years cash payments on claims have been comparatively easy to collect. This has been due principally to the fact that affluent brokers, with their knowledge of marketing shares regardless of the merit of the property they represented, had an advantage over the legitimate mining company. To the latter a property is useless unless it carries mine making possibilities. If a satisfactory deal could not be arranged with the operating company, however, the claim owner had no difficulty finding a broker waiting around the corner with a handsome cash payment and stock interest. Sometimes very little concern was shown about the merits of the property. Cash payments of from \$100 to \$1,000 per claim are known to have been made on ground worth little more than 50 cents an acre as sheep pasture.

With the broker-promoter temporarily silenced the operating company may now have its innings. This means that the day of the big cash payment for the privilege of looking

at a mining property is over. Some operating companies are willing to reimburse the claim owner for money he has spent on actual development. Other large companies, claiming that usually the bulk of this work is of little value, refuse to make even this concession. Any outlay they make must be spent on the ground.

In the majority of cases the principle is recognized that the prospector should have some recognition for the years of hard work he has spent on a property. The general tendency, however, is to pay as little as possible in the initial stages and to spend the money on the ground rather than in capital outlay for the privilege of developing a property. The prospector hereafter, until some new discovery steams up the country into a frenzy of excitement such as characterized the typical "stampedes" of past years, must be content to bet his time and effort against his chances of finding a property good enough to stand up under the test of diamond drill and actual development.

Last year operating mines of the Dominion of Canada yielded an output valued at \$303,876,000, equivalent to \$40 per man, woman and child of the population. Even hostile critics will agree this is no small contribution to national wealth and prosperity. First in the production of nickel, third in gold, fourth in copper and lead and sixth in zinc, Canada already occupies a prominent place in the metallic world and is forging ahead rapidly. Combined dividends and bonuses distributed by Canadian mining enterprises, including International Nickel, in 1929 amounted to well over \$30,000,000, and with Noranda a new contributor at the rate of \$6,500,000 annually, should reach \$40,000,000 in 1930.

These facts appeal to the operator. After a discovery is made he is the man on whom falls the business of digging the wealth out of the ground, prying the gold out of the teeth of nature as it were, and converting it into a saleable commodity. Through his instrumentality rock that to the naked eye looks as barren as the wilderness from which it springs brings forth streams of wealth in the form of old bullion, blister copper, refined zinc, or what have you. The efficiency and economy with which these processes are carried out determine in the final analysis the value of the prospector's discovery. What is more important, it guards the security of the investor's capital and determines the rate with which this capital will be returned in the form of profits.

A new expression has made its way recently into the industrialists' vocabulary—that is the term "man value." As the mining industry in Canada grows older it becomes increasingly apparent that this yardstick is no less useful in the appraisal of mines as in the appraisal of an industrial enterprise. In fact as mining is always a venture, the "man value" associated with it assumes an even greater importance than usual in analysing the possibilities of an individual example.

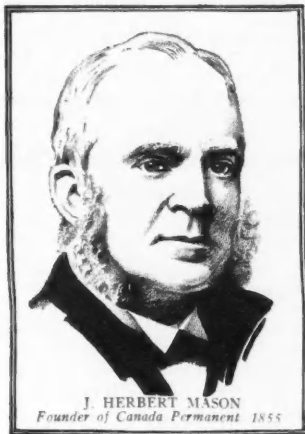
It is frequently said, sometimes spitefully, that there are more mine-made men in Canada than there are man-made mines. This is probably true. On the other hand, if one accepts the strongest and most stable of Canadian mining enterprises of the present day as examples, the part which individuals can play in the development of mining ventures is very apparent. One example from each of the leading mining fields is sufficient. The Sullivan Mine of Consolidated Mining and Smelting Company is now the greatest mine of its particular kind in the world because brains and metallurgical ingenuity solved the problem of the economical treatment of its ores.

In the Sudbury field the post-war period brought about a general cessation of mining activity, not because of lack of ore, but because the nations' disarmament programmes had bereft the nickel producing companies of a market for their products. Today International Nickel stands on the pedestal of mining and industrial greatness, continuing as a nickel enterprise, chiefly because of the initiative and enterprise of its Stanley and Agnew in promoting the use and sale of nickel in the diversified fields of peace time industry.

In the Porcupine gold camp the story is still told with relish of "Dick" Ennis dodging McIntyre's creditors by going underground, and of hauling gold bricks to the bank at South Porcupine as security for loans with which to meet his payroll. Kirkland Lake has its Harry Oakes who peddled Lake Shore at 30 cents a share to raise capital for development of a tired looking prospect. It may be said that if the gold

(Continued on Page 56)

He Blazed the Trail of a Pioneer

J. HERBERT MASON
Founder of Canada Permanent, 1855

BACK in the 1850's Canadian landowners who desired to borrow money were obliged to pay an exorbitant rate of interest—sometimes as high as 24 per cent. The result was widespread financial depression. Enterprise was stifled. Poverty stalked the land. A great cry went up for someone to form a loan company which would supply ample credit at reasonable rates.

In 1855, a young accountant, J. Herbert Mason, heeded that cry. With pioneering courage he organized a company which was destined to play a significant role in the building up of Canada's financial structure.

The Company, formed by this sturdy pioneer, now stands pre-eminent among Canadian loan institutions as the oldest and largest company of its kind. It has survived periods of depression and inflation. It has made available millions of dollars for the clearing of farms and the building of homes. To-day, known as the Canada Permanent, it renders a coast-to-coast service in Mortgage loans—Savings Accounts earning 4% interest—Investment Debentures—modern Safety Deposit Box facilities and in all trust capacities—thus promoting in increasing measure the progress and prosperity of Canada.

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DIVIDEND NOTICE TRAYMORE LIMITED Preference Dividend No. 12

Notice is hereby given that a dividend of one and three quarter per cent for the quarter ending the 31st day of March, 1930, being at the rate of seven per cent per annum, has been declared on the Preference Stock of the Company. The above dividend is payable on and after the 15th day of April, 1930, to shareholders of record at the close of business on the 2nd day of April, 1930.

By order of the Board,
E. J. SWIFT,
Secretary.
Toronto 2, March 26th, 1930.

U.S. Industry Travels South

(Continued from Page 53)

ufacture. Since 1900 the number of spindles in the South has more than tripled, giving this region supremacy over the highly developed textile industry of New England. The shift from North to South has been particularly pronounced in the textile industry because, on account of the international depression in this industry, the savings possible through the lower cost of Southern labor have been especially important. The Southern states now produce 62 per cent. of the cotton goods manufactured in the United States with an annual value of \$900,000,000. Furthermore, cotton spinning is being supplemented on a large scale by weaving, finishing and dyeing, and by the manufacture of knit and silk goods. More than \$200,000,000 have been invested by the South in rayon manufacture, and in 1928 about half the United States' production of rayon came from this district.

Backed by generous timber resources, the lumber industry and its allied manufactures have developed rapidly in the South. Approximately half the country's annual production of board feet is derived from this region and the value of manufactures—more than doubled since 1900—(according to the latest figures available) amounted in 1927 to \$555,700,000. Furniture manufacture, one of the principal woodworking industries, has increased eight-fold in value since the beginning of the century to a present total of \$145,800,000 annually.

Mention has already been made of the extensive resources which make the Southern states one of the greatest mineral producing districts of the world. The aggregate value of production from this area rose from \$130,000,000 in 1900 to \$1,840,000,000 in 1928, the latter figure representing more than a third of the country's total for that year. In 1928 this section accounted for 63 per cent. of the country's petroleum, or 43 per cent. of the world's output; about one-half of the lead, zinc, mica, clay and feldspar, and

over a third of the country's coal.

In practically all categories of minerals and chemicals the South has made extensive advances since the beginning of the century. Coal production increased from 54,500,000 tons in 1900 to 243,190,000 tons in 1928; extraction of iron ore expanded from 4,750,000 to 6,650,000 tons in the same period; while output of petroleum increased remarkably from 17,100,000 barrels to 574,400,000 barrels. Other groups of lesser metals, too numerous to be referred to in detail, showed a similar expansion in output during the first quarter of the century.

Cheap and abundant power has been an important factor in developing these raw materials and in promoting manufacture. From 1908 to 1928 the capacity of Southern waterpower increased from almost 1,000,000 horsepower to almost 3,000,000 horsepower. For each of the three years preceding 1928, one-half of the gain made in installed hydro-electric plant capacity for the entire country took place in the South, which in the last year had 28 per cent. of the hydro-electric generating capacity of the United States.

In addition to this source of power are the coal and petroleum supplies recorded above, and the natural gas fields which are used extensively for electricity generation in and about Louisiana. The latter have become lately so well recognized as an economical source of power that pipelines are being built at a cost of roughly \$100,000,000 to carry gas from Louisiana and Texas to Chicago and other Western cities, as well as to the leading industrial centers of the South.

There is perhaps no more striking indication of Southern progress than this remarkable expansion of power supply. Applications represented to the Federal Power Commission, and construction already authorized, call for more than 3,600,000 additional horsepower, and it is estimated that twice this amount should be required in the next decade. Public utility programs in the sixteen Southern states contemplate an expenditure of over three billion dollars in the next ten years on power construction.

Another important feature that is progressing hand in hand with the industrialization of the South is the expansion of its railroads and highways. More than \$200,000,000 was spent for the development of Southern railways in 1928; out of a total of 1025 miles of first track built in the United States that year, 547 miles were constructed in the South. In the same year \$390,000,000 was spent on highway construction south of the Mason-Dixon line, compared with \$57,500,000 in 1914 and \$12,600,000 in 1904, and the Southern states now have approximately a third of the total surfaced mileage of the country. In this general connection it is interesting to note that Southern ports handle about one-third of the country's total foreign trade. Exports from the South have quadrupled since 1900, while imports have increased eight-fold.

Not only do these developments illustrate the remarkable advances realized during recent years, but they forecast to some extent the future expansion which is promised. It can certainly be said that the South has not yet approached its limits of industrialization. With vast natural resources which have only just begun to be tapped, the transportation advantages of the important coast cities and potential water power possibilities, it is in a fair position to become an industrial section of increasing importance to this country.

of the Institution of Mechanical Engineers is also president for the second time of the Newcomen Society for the study of the history of engineering and technology. He is a past-president of the Institution of Engineers-in-Charge, an honorary member of the Junior Institution of Engineers, and a member of the Iron and Steel Institute.

Textile Manual

TEXTILE manufacturing and allied converting and garment trades constitute the largest employers of industrial workers in Canada, with a combined capitalization of nearly \$400,000,000, and nearly 2,000 separate manufacturing establishments. The progress and developments of these industries during 1929 are reviewed in the 1930 Edition of the Manual of the Textile Industry of Canada, which has just been issued by the Canadian Textile Publishing Company, Ltd. It will be a surprise, and rather a disconcerting one to many Canadians to learn that about fifty per cent. of the textiles consumed in Canada are imported. Interviews with leading executives of textile mills place the lion's share of the responsibility for this state of things, on the lack of adequate tariff protection.

The Manual has a number of highly informative articles, the most interesting of which, to the non-technical reader, are "Textile Manufacturing in Canada", by E. S. Bates, "Progress of Textile Research in Canada", by A. R. R. Jones, and "Development of Wool Production in Canada", by W. J. H. Tisdale.

INVESTMENTS

Federal and Provincial Government and Municipal Security Offerings will be submitted on request

Public Utility

	Maturity	Price	Approx. Yield
Canada Northern Power Corp.	5% 1953	94.50	5.40%
Canadian Pacific Railway	5% 1954	102.00	4.87%
British Columbia Power Corp.	5 1/4% 1960	Market	5.50%
Manitoba Power Co. Limited	5 1/4% 1951	101.50	5.40%
Northwestern Utilities, Limited	7% 1938	105.00	6.25%
Northwestern Power Co. Limited 6% . .	1960	100.00	6.00%

Convertible at any time up to January 2nd, 1945, into Common Shares of Winnipeg Electric Company.

Industrial

Dryden Paper Company	6% 1949	99.00	6.08%
J. R. Moodie Co. Limited	6% 1948	99.00	6.08%
McColl-Fontenac Oil Co., Ltd.	6% 1949	100.00	6.00%

Convertible on or before October 1st, 1934, on basis of ten Common Shares for each \$500 Bond.

Preferred Stocks

Foreign Power Securities Corp. 6% . .	Pref.	90.00	6.66%
Eastern Dairies Limited	7% Pref.	100.00	7.00%
Power Corporation of Canada	6% Pref.	100.00	6.00%

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New Issue.

\$1,514,600 City of Saskatoon, Sask. 5% Bonds

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Principal and semi-annual interest payable in Montreal, Toronto, Winnipeg, Vancouver or Saskatoon.

A Sinking Fund is provided, which will retire these bonds at maturity.

Denominations: \$1,000 and \$500

Registerable as to principal.

Legal Opinion of Messrs. Long & Daly.

The City of Saskatoon is the chief city in the northern half of the Province of Saskatchewan. It is the centre of the most important grain growing areas in the Province, and having excellent transportation facilities, is a distributing point and wholesale centre for a large territory. In Saskatoon are located the Provincial University, Agricultural College and Experimental Farm. The City has had a healthy growth in population from 25,743 in 1921 to 31,234 in 1926 and 45,000 (estimated) at present. The debenture debt less Sinking Funds on hand is well within proper limits at \$190 per capita and the net debt is only \$89 per capita.

Due May 1st, 1940	—	\$423,200. @ 99.50 and interest, yielding 5.06%
Due May 1st, 1945	—	\$495,400. @ 99.50 and interest, yielding 5.05%
Due May 1st, 1950	—	\$163,100. @ 99.75 and interest, yielding 5.03%
Due May 1st, 1960	—	\$432,900. @ 99.75 and interest, yielding 5.02%

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By purchasing its stock you can secure the benefit of its experienced management for your funds. Liquidating value of the stock is now in excess of \$24 per share. First quarterly instalment of its \$1 annual dividend is payable May 1st to shareholders of record on April 15th.

PRICE: At the market, approximately
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Canadian Mining Progress

THE favorable progress which has taken place in Canadian mining during the past year, as indicated in provincial government reports and in the annual statements of the various companies, is reviewed in our

APRIL MARKET LETTER

Companies discussed at length include International Nickel, Noranda, Hollinger and Consolidated Mining & Smelting.

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Noted British Engineer Pays Visit to Canada

ON HIS way to represent Great Britain at the semi-centennial of the American Society of Mechanical Engineers being celebrated at New York, Mr. Loughnan St. L. Pendred, President of the Institution of Mechanical Engineers of Great Britain and editor of *The Engineer*, recently paid brief visits to Montreal, Ottawa and Toronto. In the latter city he was entertained at luncheon by Professor E. A. Allcut, Associate Professor of Mechanical Engineering of the University of Toronto and met the leading engineers on the staff of the University. Later Mr. Pendred paid a visit of inspection to the plants of the Ontario Hydro-Electric Power Commission at Niagara.

Mr. Pendred, who is one of the outstanding British engineers to-day, following training received at several technical schools, practiced in Belgium and France and later returned to the staff of Sir W. G. Armstrong Whitworth & Co., Ltd. where he served in the ordnance department and later on the personal staff of Mr. Saxton Noble. In 1896 a position on the editorial staff of *The Engineer* was offered him and for three years he was trained in editorial work by his father, Vaughan Pendred, whom he succeeded as editor.

Mr. Pendred besides being president

An Attractive Investment Opportunity

COMPANY—	National Brick Company of Laprairie Limited.
ISSUE—	6% First Mortgage Sinking Fund Gold Bonds, due 1949.
ASSETS—	Net tangible assets amount to \$2,818 for each \$1,000 bond.
EARNINGS—	Available for interest on this issue for past six years have averaged 2.92 times requirements and for last year were 3.26 times.
HISTORY and PROSPECTS—	Established in 1892, now the largest manufacturer of bricks in Canada. Construction in Montreal and vicinity shows a marked upward trend. February, 1930, building permits were double those of 1929. The recent strong demand for high grade bonds and the consequent increase in prices make this issue particularly desirable.

PRICE: 93 1/2 and Interest, to yield 6.60%

Descriptive circular on request

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